



## Zardozi – Markets for Afghan Artisans

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Durable marketing solutions for women producers and entrepreneurs

Oxfam Novib A-1939-3  
Quarterly Progress Report

1<sup>st</sup> January – 31<sup>st</sup> March 2014



A longstanding Kabul Nisfe Jehan member has opened a plumbing and electrical shop

<b>Name of Project</b>	Durable marketing solutions for women producers and entrepreneurs Kabul, Afghanistan
<b>Name of Organisation</b>	Contract partner Oxfam Novib, Bureau South Asia Mauritskade 9 PO Box 30919 2500GC The Hague, Netherlands  Implementing partner Zardozi – Markets for Afghan Artisans Kerry Jane Wilson Director, Street 8, Kolola Pushta Road, Kabul Afghanistan
<b>Project cost</b>	Fifth quarter (1 <sup>st</sup> July to 14 <sup>th</sup> September 2012) Transfer 5: Funding DfID – GBP 114,676 Received by Zardozi on 10 <sup>th</sup> September 2012 Advanced funds by ON GPB 361,554 (as per 14 <sup>th</sup> September 2012; amount to be reimbursed by DfID Cumulative expenditures (15.09.2011-14.09.2012): GBP 712,674 (excluding September 2012 Zardozi salaries).
<b>Project purpose</b>	Supporting poor women to become entrepreneurs and to find and maintain sustainable market linkages
<b>Project duration</b>	15 <sup>th</sup> September 2011 – 14 <sup>th</sup> September 2014
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## TABLE OF CONTENTS

<b>1. Executive Summary</b> .....	<b>5</b>
1.1 Operational constraints.....	6
<b>2. Progress against outputs</b> .....	<b>7</b>
2.1 Overview of progress .....	7
2.1.1 <i>Strategy developments and milestones</i> .....	7
2.1.2 <i>Strengthened technical capacity</i> .....	7
2.1.3 <i>Zardozi profile</i> .....	7
2.2 Product development.....	7
2.2.1 <i>New production systems and business models</i> .....	7
2.2.2 <i>Increased volume and value of production</i> .....	9
2.2.3 Product quality.....	9
2.3 Business skills development .....	10
2.3.1 Training expertise and management .....	10
2.3.2 Strengthening business support services .....	10
2.4 Marketing and market development.....	12
2.4.1 Shopkeeper markets.....	12
2.4.2 New sectors.....	12
2.4.2 Domestic retail events & trade fairs .....	12
2.4.3 Retail and service outlets .....	12
2.4.4 Market research.....	13
2.5 Industry association development.....	13
2.5.1 Institutional development .....	13
2.5.2 Support to members.....	14
2.5.3 Civil society role development .....	15
<b>3. Impact</b> .....	<b>16</b>
3.1 Income data .....	16
3.2 FTE and earning data.....	17
<b>4. Operational constraints</b> .....	<b>17</b>
4.1 Finding new clients .....	17
4.2 Monitoring & evaluation.....	17
<b>5. Risk management</b> .....	<b>17</b>
<b>6. Management and administration</b> .....	<b>17</b>
<b>7. ON Management</b> .....	<b>18</b>
<b>8. Security</b> .....	<b>18</b>
<b>9. Lessons learned</b> .....	<b>18</b>
<b>10. Innovative/new ways of working</b> .....	<b>18</b>
<b>ANNEX 1 Report against outputs and indicators in project logical framework</b> .....	<b>19</b>
<b>Annex 2: Progress against recommendations - Mid-term Review</b> .....	<b>20</b>
<b>Annex 3: Risk Matrix</b> .....	<b>24</b>
<b>Annex 4: Establishment of small business startups</b> .....	<b>26</b>

**Annex 5: Monitoring System Review for Zardozi – Markets for Afghan Artisans, Kabul, Afghanistan .....28**

## 1. Executive Summary

The second quarter of the third year has seen significant progress both in developing the Zardozi implementation strategy and in planning for the handover of responsibilities to Nisfe Jahan. The Zardozi implementation strategy is now poised to take a more area-based approach in terms of ensuring each *manbeh* is supporting the maximum number of women in its constituency to engage in every business sector offering an opportunity in that area. This development will lead to increased *manbeh* cost effectiveness making it easier for Nisfe Jahan to improve cost recovery. Options for how to achieve the handover of responsibility to Nisfe Jahan were discussed and the first of a series of workshops will be held with Nisfe Jahan in the next quarter to start Nisfe Jahan on the path towards taking their own decisions on how to move forward.

Work continued on developing the loan fund, it was considered important for Programme Managers to visit regional examples of similar microfinance projects in order to fast track the learning process. So far it has not been possible to identify a suitable project. In addition, plans were made to send senior staff for microfinance training, research continues to find a suitable training course. In the meantime learning from local microfinance experts and the internet resulted in the development of improved portfolio management indicators.

Focus on improving tailoring skills continued with the recruitment of a Tailoring Training Supervisor who visited every region to monitor and mentor tailoring training staff.



Wagma's home shop

Wagma (married at 15) with her husband, 9 children and her aged father in law live on the outskirts of Jalalabad. After 15 years they returned from Pakistan but labouring work has proved hard to find for her husband. Wagma tried to help as she had learned tailoring in Pakistan and had an old sewing machine, but her customers preferred to have their clothes made by the male tailors in the bazaar. When they first returned, her eldest daughter was able to go to school but this soon had to stop and she had to stay home.

In 2012, Wagma joined the Zardozi programme which raised her status as a tailor with her community and increased her income. She also used her Zardozi training to find orders from shopkeepers. In the 2 years since she joined, Wagma's eldest daughter was able to finish school and has just started at Nangarhar University. Wagma pays her costs (the university itself is free) and also pays for all her other children to go to government schools.

Wagma is a talented and capable person and her business instincts are very sound. Last month for example, she earned more than Afs 6,000 from tailoring alone. She has also used her earnings to establish a shop in her house which is managed by her husband and her children after school.

Wagma continues to plan how to expand her business in different sectors and Zardozi is working with her to find her more market opportunities.

With the development of a new post (Business Officer) to track the finances of new business lines and mentor regional administrator/accountants to manage new business lines, progress was made in expanding these businesses. It is now the season for supplying school uniforms and Herat staff managed to initiate a viable business providing school uniforms at slightly less than the market price using fabrics purchased wholesale in Pakistan via traders. It is planned to expand this initiative to Mazar next quarter.

In the last quarter of 2013, staff were surveying all trained clients since the beginning of the programme to report on levels of unemployment. By January these levels were agreed and work started on re-integration of unemployed clients into markets. It is agreed to aim to keep unemployment in future below 5%. As part of the reintegration process, more women were encouraged to open home shops.

During the quarter, 192 women became new Nisfe Jehan members bringing the total number of members to 2,448 – 88% of the total target of 2,778 for the 3 year contract. New FTEs<sup>1</sup> was 300 bringing the total of full time employment created, to 5,934 against a three year target of 6,720.

During the quarter, the M&E Consultant returned to Kabul to follow up on recommendations and to assist with the new MIS system establishment. She provided some training to staff and agreed that the MIS system requires ACCESS rather than Excel software; she will identify a selection of interested and trusted software developers to work on this so that selection can be made on basis of suitability and price.

### **1.1 Operational constraints**

The perceived insecurity surrounding the coming elections seriously undermined efforts to bring new clients into the system although it did not seem to prevent women already in the project from working.

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<sup>1</sup> Full time employment – a measure of achievement developed by DfID

## 2. Progress against outputs

### 2.1 Overview of progress

#### 2.1.1 Strategy developments and milestones

During the quarter field staff were struggling to bring in new clients as the general population became increasingly reluctant to undertake new initiatives due to feelings of insecurity engendered by the coming elections (see Section 4.1). In terms of strategy there was a continuing focus on establishing new systems to track and monitor new milestones such as cost recovery for community business centres<sup>1</sup>.

#### 2.1.2 Strengthened technical capacity

In order to strengthen current technical capacity a new position (Tailoring Training Supervisor) responsible for monitoring and improving delivery of tailoring skills training was created and filled. A new position (Business Officer) was also created to monitor and develop systems for tracking of accounts and stock for new business lines (previously referred to as trade facilitation centres) and an existing regional accountant promoted to the new post. A terms of reference for a staff training needs assessment consultancy to take place in April, was developed and approved by Oxfam and the consultant selection process completed.

#### 2.1.3 Zardozi profile

A BBC journalist took a film crew to Zardozi Herat Office and interviewed the Programme Director and clients in the office. In March, Oxfam Novib completed a short film on Zardozi which will be available shortly. During the quarter, Zardozi recruited a consultant journalist/photographer to assist in preparing a quarterly newsletter highlighting Zardozi strategy, impact and achievements.

## 2.2 Product development

#### 2.2.1 New production systems and business models

As reported previously, each region will pilot at least 2 new business lines during Year 3 and between all the regions at least one plan for handover of a business line to client management will be finalised. Mazar and Kabul regional offices already had 3 business lines between them by end December 2013

#### Zardozi brings about a change in the school uniform business

In Herat there are many private schools all of which require their students to purchase school uniforms. Usually these uniforms are provided by contractors who often get the uniforms made in Pakistan or Iran. Zardozi Herat staff canvassed 13 schools until they found a headmaster interested in a new design for uniforms and a slightly lower price; the result was an order for 4,000 pieces within a short time period.

Zardozi is managing this new business line in the short term as the requirements for credit, skills needed, fabric sourcing and quality assurance all pose too high a risk for Herat clients. Fabric was ordered from Pakistan through a trader, cutting and tailoring skills were upgraded using the Zardozi garments production consultant and 40 clients encouraged to tailor uniforms in the Herat office until their skills reached the required standard. The new Zardozi Business Officer spent several weeks solving problems and dealing with suppliers. The clients all took loans in order to purchase supplies from Zardozi and subsequently sold the finished product back to the programme.

All but the remaining 300 pieces have now been delivered and accepted and Herat staff are considering their next order. Programme managers are working on how to hand over the business to either an individual or a group of Herat clients ready to work with Zardozi to understand and manage the business.

<sup>1</sup> Programme management have developed new milestones some of which are now in use (see Tables 2.1.1, 2.2.2, 2.3.1 and 2.5.1)

(see Tables 2.2.1 and 2.2.2) and during the quarter Mazar and Herat both added school uniform business lines (see inset).

Table 2.2.1 Details of development of new business lines – production and sales, by quarter

Region	Product	Number of women employed directly		Number of women working from home		Total women working	
		Oct-Dec '13	Jan-Mar '14	Oct-Dec '13	Jan-Mar '14	Oct-Dec '13	Jan-Mar '14
Mazar	Peron tumban sets	3	20	5	20	8	40
	School uniform	-	7	-	3	0	10
Kabul	Baby layettes	3	5	11	11	14	16
	Ladies tunic shirts	4	1	8	6	12	7
Herat	School uniform	-	46	-	89	-	135
	<b>Total</b>	<b>10</b>	<b>79</b>	<b>24</b>	<b>129</b>	<b>34</b>	<b>208</b>

Table 2.2.2 Details of development of new business lines – production and sales, by quarter\*

Region	Product	Sales (Afs)		Number of pieces produced	
		Oct-Dec '13	Jan-Mar '14	Oct-Dec '13	Jan-Mar '14
Mazar	Peron tumban sets	-	102,075	98	1,137
	School uniform	-	-	-	-
Kabul	Baby layettes	69,300	83,000	79	79
	Ladies tunic shirts	-	-	17	-
Herat	School uniform	-	327,805	-	3,202
		<b>69,300</b>	<b>512,880</b>	<b>194</b>	<b>4,418</b>

\*some of the data from Oct-Dec '13 reported in the previous quarterly report, have been corrected after better reporting procedures were set up

The new Business Officer worked with accounting and finance staff in Main Office to develop streamlined reporting systems for new business lines and spent several weeks in Herat facilitating the school uniform order (see inset).

A number of the new business lines were not doing well over the winter eg. ladies tunic shirts and *peron tumban* set. With the better focus which the new Business Officer has been able to bring to these businesses combined with higher demand for products in the spring, these business lines picked up late in the quarter – results will be reported in the next quarter.

See Section 3.2 for a discussion of FTEs (A1.3A).

OUTCOME A Ability of female producers and entrepreneurs to develop and market competitive products is improved

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
A1	Number of NJ members with new production systems	0	3	3	10
A2	Number of NJ members with new business models	0	1	1	8
A1.3A*	Number of FTEs created for men and women by the program	Male	0	0	0
		Female	282	326	608

\*moved from Output indicator to Outcome indicator



### Design development

Design support in the form of catalogues, mini workshops (A1.2) and advice together with branded packaging remain the main attraction in the *manbeh* (A1.4). However, with strategy developments and the move towards maximising *manbeh* cost effectiveness the *manbeh* is becoming a centre for broader business support services such as re-skilling and/or product development to enable clients to find a new market or product.

#### OUTPUT A1 Product types and styles developed respond to customer preferences

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
A1.1	Number of design input collections developed	6	6	12	10
A1.2	Number of ASK/NJ members utilising design resources (new)	32	202	234	450
A1.3	Number of design workshops facilitated Male	3	5	8	14
A1.4	No of design resource access points for ASK/NJ members established (total)	8	7	15	16

Seven new *manbeh* were established during the quarter (A1.4) bringing the total number of *manbeh* to 87. A new indicator ‘% of registered clients attending *manbeh* at least once during the quarter’ was developed; reporting against this indicator will begin next quarter.

### 2.2.2 Increased volume and value of production

As a result of the recent work on MEL systems, Zardozi now collects income and marketing data from a randomly selected, 10% sample of clients every 3<sup>rd</sup> month. Previously the data was collected monthly from a much larger sample size. Indicator A2.1 therefore reflects only the number of women within a 10% sample who are selling more than 50 pieces per month.

#### OUTPUT A2 ASK/NJ members have increased volume and value of production

Outcome Indicator		Achieved			Target Year 3	
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total		
A2.1	Number of lead ASK/NJ member business women receiving performance coaching to obtain and successfully complete contracts above 50 pieces per working month		20	35	55	150
	Male		0	0	0	0
	Female		20	35	55	150
A2.2	Number of ASK/NJ members trained in order management		74	63	137	200
	Male		0	0	0	0
	Female		74	63	137	200
A2.3	Average number of home workers actively employed by ASK/NJ members		4.92	4.34	4.34	10

### 2.2.3 Product quality

#### Review and upgrading of tailoring skills training

The new position of Tailoring Training Supervisor was created in order to maintain improvements in the standard of tailoring skills training. The new Supervisor visited all regions to report on tailoring training standards and mentor tailoring trainers.

#### Private sector suppliers

Four additional clients started the business of selling tailoring supplies such as: needles, thread, buttons etc to women visiting *manbeh*s (A3.1).

## Branding products

New clients particularly those producing school uniforms, continue to brand their products (A3.3).

### OUTPUT A3 Product quality satisfies buyer requirements

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
A3.1	Number of private sector suppliers sourcing materials according to NJ members' needs (new)	3	4	7	8
A3.2	Number of women satisfactorily achieving agreed skills standards through skills training (new)	297	631	928	1,870
A3.3	Number of NJ members branding products based on NJ production standards (new)	36	56	92	120

## 2.3 Business skills development

### 2.3.1 Training expertise and management

The Training Manager developed new training performance monitoring format that she will complete on field visits and which will provide feedback to Regional Managers. Audio equipment was also introduced to allow both Regional Managers and the Training Manager to monitor business training quality whilst not being present at the training<sup>1</sup>. The Training Manager also started working with senior programme staff to incorporate new developments in strategy into business training modules.

Zardozi is collaborating with another NGO who are developing pictorial business training materials aimed at poorly educated Afghan women and based on Zardozi training materials. Regular discussions were held with the material developers during the quarter.

### 2.3.2 Strengthening business support services

#### Zardozi Financial Services

Table 2.3.1 Loan Fund – Performance indicators, Jan-Mar '14

Quarter	Number of new loans released	Delinquency	Portfolio at risk	Loan loss rate	Loan re-payment rate
Jan-Mar '14	66	0.1%	1.65%	0%	95%

\*delinquency defined as a loan repayment which is more than 4 days late

\*\*Loans are written off if not repaid within 12 months

#### Qalai Fatu clients get a second chance

Several years ago, Kabul Zardozi staff linked a number of clients located in Qalai Fatu – a relatively remote suburb of Kabul, to the then expanding beaded velvet dress piece market. The work was relatively easy and paid well so that despite the high transport costs to reach the Mandawi wholesale market, the clients were making a good income. Unfortunately over the past two years the beadwork market has steadily declined to the stage where there is no longer any profit for the women of Qalai Fatu.

In January Zardozi staff started encouraging unemployed Qalai Fatu clients to come to local *manbeh* to get advice on finding new markets. It has not been easy to find them new work because of the isolation of Qalai Fatu and some of the women not well skilled. Around 50% of them have now been linked either to high end embroidery markets so that their travel costs can be covered or they are working for an overseas Zardozi customer who pays for high quality bespoke embroidery.

Work continues on finding new sectors which will be profitable for Qalai Fatu customers.

<sup>1</sup> Male Regional Managers cannot attend training courses due to gender restrictions

During the quarter the Finance Manager worked to introduce more professional portfolio performance indicators for the loan fund. Table 2.3.1 indicates progress towards adopting these new tracking systems, work continues and will be supported by a technical consultancy later in the year. The review of the Loan Manual was delayed while new indicators are incorporated into the system; the review will instead be included in the coming technical assistance consultancy.

*Reintegration of clients into markets*

Work on reintegration of clients into markets continues (see inset). In order to reintegrate women into the market, work on developing skills and gathering information on new sectors continues. Table 2.5.1 shows that efforts not only to track unemployment but also to reintegrate clients into markets has been successful. Overall there has been a 4% reduction in unemployment from 9% to 5%; Jalalabad re-interviewed their clients and are reporting no unemployment. This has prompted staff to consider carrying out further research into definitions of unemployment so as to ensure that the programme remains sensitive to client needs. Herat, as the newest area, was the last to collect unemployment data and will start reintegrating women to markets in the next quarter. The largest unemployment issue is in Kabul mainly due to staff in the past, recruiting women from areas not viable for tailoring sector businesses. These women will be re-integrated into the market but they will have to work in new sectors (see inset). It is planned to keep unemployment at below 5% in all regions but this will only be finalised once unemployment has been better defined.

Table 2.5.1 Reductions in unemployment, all regions

Regional Offices	% unemployment	
	Oct-Dec 2013	Jan-Mar 2014
Kabul	29%	17%
Jalalabad	9%	0%
Mazar	8%	3%
Herat	na	8%
TOTAL	9%	5%

*Identifying new clients*

Finding new clients became increasingly difficult during the quarter as families become more nervous about allowing women into public space (A4.1), although women already working with Zardozi seemed not to be facing additional restrictions.

**OUTPUT A4** Business development support strengthens ASK members' business performance

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
A4.1	Number of ASK/NJ members completing basic business training (6 courses) (new)	180	192	372	935*
	Male	0	0	0	0
	Female	180	192	372	935*
A4.2	Number of ASK/NJ members completing advanced business training (4 courses) (new)	76	65	141	165
	Male	0	0	0	0
	Female	76	65	141	165
A4.3	Number of ASK/NJ members registering for accounts at formal institutions (total)	14	31	45	60

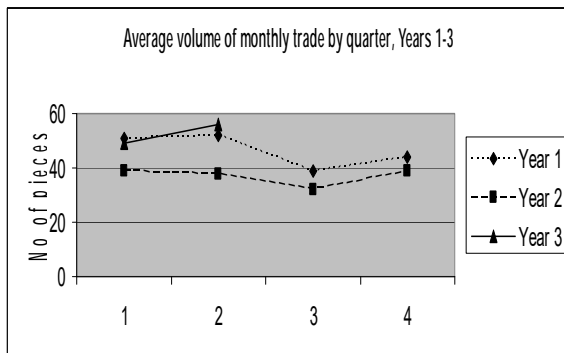
\*Target revised upwards from 400 to 935

## 2.4 Marketing and market development

### 2.4.1 Shopkeeper markets

Average volume of monthly trade (A5.1) varies seasonally with a fairly consistent trend of lower sales during Quarter 3 (April-June) (see Table and Chart 2.4.1).

Table 2.4.1 Average volume of monthly trade by quarter, Years 1 to 3



The number of buyers contracting with clients continues to increase as new clients develop new products and enter new markets. Fifteen new buyers were added in the past quarter to bring the total number of buyers ever contracted with clients to 259 (A5.2).

	Year 1	Year 2	Year 3
Quarter 1 October - December	51	39	49
Quarter 2 January - March	52	38	56
Quarter 3 April - June	39	32	
Quarter 4 July - September	44	39	

### 2.4.2 New sectors

Research into opportunities in the food sector continues – the market survey team is now looking for *manbehs* in which to pilot this project. Research also continues on other sectors such as keeping chickens for eggs or meat, wool spinning and processing dried fruit.

### 2.4.2 Domestic retail events & trade fairs

Retail events and trade fairs were restarted in the warmer weather (A5.3 and A5.5).

### 2.4.3 Retail and service outlets

Two more retail outlets were established during the quarter, Zardozi provides loans to carefully selected clients and on-going advice to shop owners on purchasing stock, marketing, bookkeeping and pricing (see insets and A5.4). Retail outlets include beauty parlours, started during the past quarter. Society in general views women running beauty parlours as having questionable morals. To counter this Zardozi is encouraging women to start beauty parlours in their homes where the presence of other family members provides some protection (see Annex 4).

#### Nadera is embarrassed by her new opportunity

Nadera who lives in Qalai Fatu, Kabul is another client who used to make a good income from the beadwork market but after the collapse of that market had no income. Qalai Fatu is too remote for her to market the usual products and the area is already well served by female community tailors.

After many discussions she accepted the Zardozi team's suggestion that she set up a small shop from her home, selling women's sanitary products along with cosmetics, cheap jewellery etc. Usually women's sanitary products are sold by men so there is an opportunity to reduce the embarrassment involved by woman to woman sales. When the Zardozi team paid Nadera a follow up visit however they found that she had been unable to bring herself to promote her products to women.

The Zardozi business motivator spent some time motivating her, showing her how to talk to her customers and reviewing her shop display and checking her pricing. With support from the Zardozi Business Motivator, Nadera was brave enough to start discussing sanitary products with her female customers and her sales immediately increased.

**OUTPUT A5** Opportunities for marketing handwork products improved

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
A5.1	Average volume of monthly trade per NJ member	49	56	56	42
A5.2	Number of buyers contracting with NJ members (total)	244	259	259	100
A5.3	Number of domestic retail events facilitated through NJ	0	3	3	8
A5.4	Number of domestic retail outlets facilitated through NJ (new)	6	2	8	8
A5.5	Number of domestic trade fairs facilitated	0	2	2	11
A5.6	Number of trade visits for shopkeepers facilitated	0	0	0	8

**2.4.4 Market research**

Market research is now being carried out in each *manbeh* – the process starts with a survey of all income generating activities which women are already engaged in. This is followed by a mapping exercise (using Google earth and the GPS coordinates of key locations such as female and male tailors, small grocery shops, wool traders - for wool spinning, etc). With this information, discussions will be held with NJ members in each individual *manbeh* to decide how many additional women can be included in that *manbeh*, in which sectors and how the *manbeh* will support them.

**2.5 Industry association development**

During the quarter Zardozi provided background and information to a research team working on youth employment in Afghanistan focussing on the tailoring sector<sup>1</sup> (B1). Three feedback surveys on member satisfaction with NJ services were completed during the quarter; out of 80 respondents, all reported satisfaction with Nisfe Jehan services except one woman who declined to reply and one who said she was not totally satisfied as she felt her tailoring training course had been too basic (B2 and B2.2).

**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		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
B1	Number of times that NJ is profiled by external organizations	1	1	2	3*
B2	Percentage of female producers reporting satisfaction with NJ services	100%	97.5%	97.5%	85%

\*Target increased from 2 to 3 to include target not achieved in Year 2

**2.5.1 Institutional development***New NJ members*

During the reporting period an additional 192 women became NJ members (B1.1) bringing the total number of members in Nisfe Jehan to 2,496 against a planned total over 3 years of 2,778.

<sup>1</sup> The article has not yet been published

### Democratic processes

During the quarter, elections for Executive Committee were held in Kabul, Mazar and Herat (B1.3). This was the first General Assembly and formal elections in Herat; staff have been working towards formal elections for the past 12 months with training workshops and regular Advisory Committee meetings.

### Handover of responsibilities

Work continued on adjusting budget structure and financial reporting systems so as to enable Nisfe Jahan to manage their own budget. It was agreed to provide each regional Nisfe Jahan chapter with their own office consisting, for the time being, of a room rented in a family home. The office will be staffed by a female administrator/accountant who will maintain accounts, prepare minutes and handle cash on behalf of Nisfe Jahan Executive Committee members.

### OUTPUT B1 Industry association has progressed in institution building

Outcome Indicator		Achieved			Target Year 3	
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total		
B1.1	Number of registered ASK/J members (new)	180	192	372	935	
B1.2	ASK/NJ is registered with GOA	0	0	0	0	
B1.3	Number of ASK/NJ elections for office bearers facilitated	0	4	4	7*	
B1.4	Number of ASK/NJ members receiving training in institution building, democratic principles and leadership		174	188	362	935**
		Male	0	0	0	0
		Female	174	188	362	935**
B1.5	Percentage of ASK/NJ management and accounting tasked for which ASK office bearers have responsibilities	30%	30%	30%	15%	
B1.6	Number of memberships obtained with global handcraft/homework affiliates	0	0	0	1	

\*Target revised from 5 to 7

\*\*target revised from 220 to 935

Piloting of the privatisation of some of the services provided through the *manbeh* (see previous quarterly report) continued, so far the results are positive with clients happy to pay for services from clients trained by Zardozi.

Nisfe Jahan Executive Committee members started working with Zardozi staff to prepare reports as part of the annual process of renewal of NJ registration with the Ministry of Justice.

## 2.5.2 Support to members

### Feedback surveys

Table 2.5.1 Results of 2 feedback surveys on tailoring skills training

	Kabul Regional Office	Mazar Regional Office
No. of women interviewed	46	12
The training taught me something new	93%	83%
My business improved as a result of the training	93%	92%
Suggested improvements:		
<i>Longer course</i>	48%	58%
<i>Additional new designs should be taught</i>	78%	58%

*Membership fee system debate (see previous quarterly report)*

Some *manbehs* in Mazar have agreed to pilot the new payment system (fees for services rather than monthly membership fees and free services), so far results are positive and clients are happy. Discussions continue in other regions.

Table 2.5.2 Results of 1 feedback survey on market access service

	Kabul Regional Office	Mazar Regional Office
No. of women interviewed	23	24
I am satisfied with the marketing service	78%	63.5%
The marketing service works well	83%	91%
Suggested improvements:		
<i>Find more orders</i>	35%	58%
<i>Find orders with more profit</i>	22%	29%
<i>Link clients to export markets</i>	10%	4%
<i>Bring easier work</i>	5%	0%
<i>Support all clients equally</i>	5%	0%
<i>Send someone with me to the market</i>	5%	0%

Four feedback surveys were finalised during the quarter (B2.2) by Nisfe Jahan Executive Committee members – see Tables 2.5.1 and 2.5.2 below. These surveys show that although the current level of tailoring skills training is recognised as being effective, clients are eager for more training. Zardozi has already been working for some time on improving tailoring training standards and will now focus on finding ways to offer more advanced tailoring training as a service.

These feedback surveys show that clients are less happy with the marketing services. This issue has however, already been a major focus over the past 6 months; Zardozi had not previously been tracking unemployment and the collection of the data involved visiting every client registered to each *manbeh*. The surveys on unemployment were completed by end 2013, and during the past quarter staff have been able to work on re-integrating women into markets (see Section 2.3.2).

**OUTPUT B2** ASK/NJ members have improved understanding of their business needs and are able to design ASK services accordingly

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
<b>B2.1</b>	Number of services provided by NJ to members (total)	16	16	16	18
<b>B2.2</b>	Number of member feedback surveys on specific services	1	4	5	8

### 2.5.3 Civil society role development

*Successful women celebrations*

Two further celebrations were held (B3.2), Zardozi is now working to more systematically track the impact of these events in order to increase cost effectiveness. A terms of reference for a consultancy was also developed to review achievements in empowering women to expand their business capacity and their businesses; a consultant was selected and the consultancy will be completed in June.

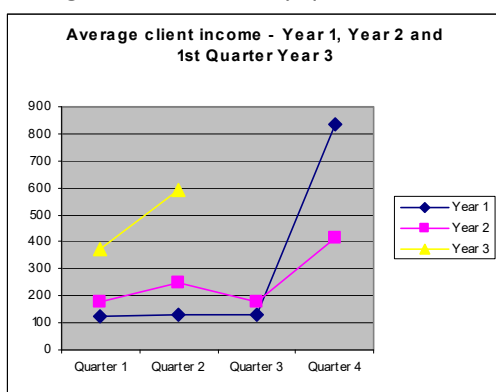
**OUTPUT B3** NJ members have improved understanding of their rights and role in civil society

Outcome Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
B3.1	Number of NJ members trained on rights, gender and civil society	191	69	260	220
	Male	0	0	0	0
	Female	191	69	260	220
B3.2	Number of NJ members contributing to civil society events	2	4	6	21
B3.3	Number of civil society events organised by NJ	1	2	3	4

### 3. Impact

#### 3.1 Income data

Average client income by quarter, Year 1, Year 2 and 1<sup>st</sup> Quarter Year 3



	Year 1	Year 2	Year 3
Quarter 1 October - December	123%	178%	374%
Quarter 2 January - March	130%	248%	590%
Quarter 3 April - June	132%	178%	
Quarter 4 July - September	836%	413%	

It was assumed originally that average income would demonstrate a steady increase for participating women from Year 1 to Year 3. In reality this does not happen for a number of reasons. The chart given above demonstrates that average income varies considerably during each year; significant variables would appear to include: season, state of the economy (by region since regional economies have their own variations in Afghanistan) and security. In addition women’s social and family duties tend to frequently restrict their business capacity, for example, they must stop working for several months to arrange a wedding, or to visit their husband’s home province or because they are pregnant. A woman’s experience therefore does not significantly influence her monthly income beyond the first few months.

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

Output Indicator		Achieved			Target Year 3
		Qtr 1 Oct-Dec 13	Qtr 2 Jan-Mar 14	Total	
1	Average increase in income of NJ members	374%	590%	590%	50%
2	Average increase in income of lead NJ member business women	1,268%	1,811%	1,811%	60%

In order to report against this indicator therefore, income data collected by field staff from a random selection of clients by region and business category, is compared against average baseline income also broken down by region and business category. The chart shows a significant increase in average



income during the past quarter, consistent although larger than, increases in past years during the same quarter.

### 3.2 FTE and earning data

The total FTEs for the second quarter is 300 (A1.3A) making a total of 582 against a target for the year of 2,870. Bringing in new clients during the past quarter was particularly slow (see Section 4.1).

## 4. Operational constraints

### 4.1 Finding new clients

During the quarter finding new clients was particularly challenging as families and women themselves were nervous about going into public space where insecurity, due to tensions over the elections, was viewed as at a high level.

### 4.2 Monitoring & evaluation

The M&E consultant re-visited Kabul during January and followed up on the work started. Formats have now been reviewed and streamlined. The consultant provided some training to staff and an introduction to developing theory of change models

#### Farzana – A creative lady

Farzana is a new client in Herat; she lives in a family of four and for the last 9 years has been working as a tailor in her village but there is little scope for her to make money in the village tailoring market.

In December '13 Farzana joined Zardozi; she says "After I was introduced to the market I got an order for 6 pieces of children's clothes, my second order was for 10 pieces and then I signed a contract for 1,000 pieces. This was the first time I ever found work in the market and made a profit."

After discussion with Zardozi, Farzana decided to set up a workshop in her village but finding a proper space for a tailoring workshop is not an easy matter. Finally Farzana suggested sharing Zardozi's *manbeh* space.

Now Farzana has set up her workshop in the Sarwistan *manbeh*; she pays half the monthly rent. She would like to keep the *manbeh* open for all clients everyday and herself provide support for tailoring issues – her suggestion is under consideration by Zardozi staff.

(see Annex 5 for a copy of the Consultant's report and details of achievements against recommendations).



current ZE Director since she is Pakistani and refuses to allow any staff from Zardozi to be on the Board of ZE. The Zardozi Board will now consider registering Zardozi Enterprise as a Pakistani NGO.

## 5. Risk management

No new risk issues.

## 6. Management and administration

It has become virtually impossible to register Zardozi Enterprise as a separate Afghan NGO since the Director of NGOs refuses to accept the

In February, Zardozi made a presentation on Zardozi strategy, achievements and plans for Phase 2, to invited donor representatives in the DfID offices. The first draft of a proposal for Phase 2 was finalised and sent for review – some changes as recommended by the reviewer are now underway and will be completed over the coming few weeks.

Mazar Regional Office moved to a new location as the landlord increased the rent for the previous building. In the new neighbourhood, the community complained to the authorities that women had

been seen in the Zardozi office late at night (two senior female staff in the office guestrooms). The Mazar Regional Manager then invited community leaders to the office for a discussion on Zardozi's work and the situation is now resolved.

## **7. ON Management**

Oxfam Novib continued to work as the coordinating agency between DfID and Zardozi.

## **8. Security**

No new security issues.

## **9. Lessons learned**

Currently the majority of women working with Zardozi are engaged in providing bespoke tailoring services based in their homes to the families in the surrounding areas. These women are in competition with male tailors who are located in tailoring shops in the local bazaar and of course with each other. Zardozi support in terms of:

- skills training and equipment upgrade
- training in business and design
- plus on going skills and product development support through the local *manbeh*

levels the playing field with these male tailors who otherwise have superior skills and knowledge of the fashion market.

The success of this strategy makes it essential to limit the number of female tailors supported in a given population so that an increase in business of one female tailor is not at the expense of other female tailors in the locality. For this reason Zardozi has a strict policy of only one female tailor supported for every 50 to 100 families. Recently, detailed surveys of each *manbeh* neighbourhood in order to estimate patterns of customer behaviour in sectors other than tailoring, have demonstrated that the demand for tailoring services may be higher than previously estimated and Zardozi may therefore be able to support more female tailors in a given area.

## **10. Innovative/new ways of working**

Research will now be carried out in April to analyse the effects of upgrading the profile of female bespoke tailors on the businesses of local male tailors and other female tailors in the neighbourhood. The results will be used to adjust numbers of women trained for maximum cost effectiveness both for the women and for the programme.

## **ANNEX 1 Report against outputs and indicators in project logical framework**

## Annex 2: Progress against recommendations - Mid-term Review

### **Recommendations for be completed in 3-9 months**

	Recommendation	Timeframe 3-9 months	Progress up to end Mar 2013
<b>Business categories</b>	Zardozi programming would benefit from formalizing a needs assessment process and pinpointing the priority services for each business category. This can be achieved by documenting observations of staff and conducting a client survey. This would enable Zardozi to assess target services to each category – using both existing services and expanded services based on the needs evaluation.	evaluation of service needs would ideally be completed in the next 6 months	Weekly Client Demand Analysis (CDA) meetings continue as a method of better understanding client needs. Work continues on this system by training staff and documenting results.
	It could be helpful for staff to create documentation (possibly a handbook), which describes the characteristics of clients in each of the business categories (including needs) and outlines the differentiated strategy for each segment.	documentation could follow on the above recommendation's evaluation and be prepared as rollout of services is planned and being launched	This is pending whilst the CDA meeting system is improved
<b>Trade Facilitation Centres</b>	Develop criteria for the selection of a commercialization partner.	Next 3 months before commercialization of Baby Sets and PTs begins.	Analysis of TFC businesses and development of better tracking and documentation are still in process.
	Baby Sets are ready for commercialization, and following a transition plan, Zardozi will be able to support the sale agent / trader to take over production and marketing as diagrammed in Figure 4.	During the next 6 - 9 months.	
	Market surveys should be conducted for the potential next test / proof of concept product in each location. Once selected, the Zardozi TFC proof of concept strategy can be followed in a step-by-step manner.	The next products for TFC proof of concept and commercialization are currently being studied (school uniforms, women's shirts) and this can be completed in the next 3-6 months.	School uniforms (survey completed previously) were launched in the past quarter
	For TFC products but not limited to them, it is recommended that alternative forms of exhibitions and trade fairs are considered – varying the location, the promotion and the setup to appeal to retailers and wholesalers who can offer a multiplier effect in opening up markets. There may also be other trade fairs and exhibitions where Zardozi can have a single booth to represent TFC products or others with mass production potential.	Ongoing market exploration and taking advantage of opportunities as they arise.	A school uniform trade fair is under consideration
<b>Loan Fund</b>	Head office should visit each regional office and review their loan fund information to make sure it is accurate and matches the information available in head office. If there are any discrepancies these should be reviewed. Capacity building may be needed in some cases.	Immediate action to ensure records are accurate and would stand up to an external audit.	By Dec '13, manual, audit and capacity building completed. Trouble shooting continues and development of new portfolio tracking indicators

	Recommendation	Timeframe 3-9 months	Progress up to end Mar 2013
	Develop the financial capacity of the Executive Committee Members of Nisfe Jehan so that over time they can manage the loan fund account and loan fund application process. A business module and workshop along with mentoring would be ideal strategies for a transition.	See individual capacity building recommendations for the NJ ECM outlined in the NJ section above.	NJ elections Jan-Mar delayed start of this trianing. Modules etc will be developed and calls for quotations for the training will be started in next quarter
	Prepare a policy and procedures manual for all aspects of the loan, ensuring strong management and preparing it for growth.	Prior to loan fund expansion in the next 6-12 months.	By Dec '13 completed and distributed to regions
	Transfer back the JRO member fees to the membership account.	Immediately	Completed

### Recommendations for be completed in 6-12 months

	Recommendation	Timeframe 6-12 months	Progress up to end Dec 2013
<b>Business categories</b>	Zardozi remove the silver category, and re-categorize silver clients as either bronze or gold. As services offered by Zardozi become more targeted, this will avoid confusion and will streamline service delivery.	Recategorization can be accomplished within the next 6 to 12 months, as services are reviewed and redesigned.	Under process since Jan '14
<b>Trade Facilitation Centres</b>	It is recommended that the role of TFCs within Zardozi be a 'laboratory' for market development initiatives that will lead to commercialization if a product line passes the proof of concept stage. In order to pursue this path in a consistent manner, it is further recommended that Zardozi develop a step-by-step strategy for a Zardozi TFC laboratory and the eventual commercialization of successful products (see Figure 4).	If acceptable, the process can be adapted and adopted now, and staff can be oriented to the process –with Baby Sets being the first focus in Phase 1.	Each product seems to need a different commercialisation pathway. Discussion continue
	Continue to develop PT production and marketing, monitoring market growth and potential, including profitability for producers, traders, and others in the chain. If viable, pilot a separate entity within Zardozi that can be spun off into a separate business.	Development to continue throughout Phase One	Options still under discussion since the viability of the peron tumban markets is new in question
	Develop a model for reaching national and other regional markets through a combination of sales agents and established traders/distributors/retailers.	Dependent on the commercialization of Baby Sets beyond Kabul	Options still under discussion
<b>Loan Fund</b>	The loan fund should be expanded – perhaps doubled – over the next year – and then monitored for continued expansion.	Once solidified, the loan fund can be expanded over the next 12 months and monitored for six months to the end of Phase One.	Expansion started in last quarter – increase of \$5,216 between end Dec and end Feb '14 (40% increase in 2 months)
	Ensure the loan fund is understood and promoted accordingly. Consider a poster for each <i>Manbeh</i> that outlines loan criteria for all to see.	As the loan fund is being tidied up and prior to expansion in the next 6-12 months, awareness raising can begin.	Awareness raising of staff and clients on-going through <i>manbeh</i>
<b>Nisfe Jehan</b>	Assess the viability of a voucher system whereby monthly paid up members receive coupons for ongoing services. Do not offer vouchers for back payments on membership fees.	Pilot a voucher system in one region in the next 6-12 months	Voucher system not accepted so far by NJ members; will be tried again after pilot of new fee payment system completed

## Recommendations for be completed in 18 months

	Recommendation	Timeframe 18 months	Progress up to end Dec 2013
Nisfe Jehan	Setting clear and realistic expectations of what the Executive Committee can do and contribute will assist in the development of NJ. Consider developing a document which outlines the short and medium term objectives of NJ and the Executive Committee 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 Executive Committee Members. In the medium term, consider creating a paid position within NJ which could be held by a strong or talented ECM in each regional chapter. This would help mitigate some of the transient nature of the ECMs who may come and go and leave capacity gaps within the Executive Committee. It would also continue to move the ownership of the organization from Zardozi to the members.	The capacity building of NJ ECMs can be designed and started within the next 18 months.	Plans for NJ clarified during the past quarter, formal dialogue with NJ leaders in next quarter
	Set clear intermediate goals for NJ and separate Zardozi services from NJ services. Create an internal MOU which outlines roles and responsibilities for each organization (step 3 in the process found in the next recommendation). 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.	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.	
	Develop a process for setting reasonable objectives for Nisfe Jehan and delivering results, grounded in a realistic understanding of the environment and capacity of the members. Figure 3, outlines a potential process for transfer of responsibilities to NJ ECMs. 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 ECMs. As the ECMs 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.	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 which could be initially evaluated and transferred.	
	Membership fee payments may be more consistent if fees are directly linked to access to services. A potential approach to this would see the ECMs involved in the month-to-month collection of fees, and designation of fixed amounts to specific services. For example, 75 Afs per week per <i>Manbehs</i> could be earmarked for the weekly <i>Manbeh</i> services (cutting, patterns, use of space, etc). Every month, the ECM 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. Remaining funds could then be allocated to activities or services as decided by the ECMs 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.	This strategy will require planning and capacity building of ECMs, but can be accomplished within the next 18 months.	Pilot project launched in last quarter
	Support talented women who are willing to invest and to become neighbourhood service	This activity can be launched within the next	Pilot project on-going

	Recommendation	Timeframe 18 months	Progress up to end Dec 2013
	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.	18 months, but will require time in the next phase of the project to be solidly established and replicated.	
	In order to strengthen the representative nature of the ECM's role, the Mazar/Jalalabad model of ECM selection should be applied in all regions. Having one ECM per <i>Manbeh</i> makes it easier for all clients to at least know their ECMs 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 or when this number is reached (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 which meets less often and a smaller executive committee which meets once a month – a variation on the current model of EC and office bearers.	The standardized approach can be rolled out across all regions within the next 18 months.	Completed during NJ elections in last quarter
	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 it is judged to be a more beneficial approach, a clear plan will need to be prepared for those women who are not Copper Tailors.	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.	Copper Tailors Union idea dropped
	As described above, the executive committee 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.	In the next 18 months, capacity building of the ECMs in financial management can be achieved and a concerted effort to normalize monthly fee payment may be accomplished.	NJ elections Jan-Mar delayed start of this training. Modules etc will be developed and calls for quotations for the training will be started in next quarter

## Annex 3: Risk Matrix

Risk	Probability	Impact	Mitigation Measure	Residual Risk	Update Quarter 10
<b>Strategic Risks</b>					
1. 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
2. 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 has slightly improved during past quarter
3. GoA 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	GoA continues to support female entrepreneurship
<b>•Operational Risks</b>					
4. 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	In the past quarter women less interested due to security concerns
5. 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	Experienced female staff gradually becoming available as aid community starts to withdraw
6. 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 prior to 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
7. Sale agents take advantage of home workers'	Low	Medium	•ASK will include an ombudsman for home workers. All ASK members will ensure that their	Low	This has occasionally occurred with new NJ members – each time



Risk	Probability	Impact	Mitigation Measure	Residual Risk	Update Quarter 10
lack of access to markets to increase their own share of profits over 30%			home workers have access to the ombudsman		problem is solved through discussion

## Annex 4: Establishment of small business startups

### Rehana's Beauty Parlour

From the month of February second week till 13<sup>th</sup> March 2014 several times we went in *manbehs* and held discussions to motivate unemployed clients to start small business.

Before meeting Rehana we surveyed the area to find out what businesses are suitable for women.

We had several meetings with Rehana to give them options to start: animal husbandry, ice cream shop, home grocery shop, making yogurt or any other business which they might suggest.



Rehana is from Paghman, she lives with her husband and children; her husband has a small cigarette business - he buys cigarettes wholesale from Mandawi supplies them to shops in the area. Rehana was originally tailoring school uniforms with one of her relatives who brought the orders and the fabrics from Lycee Mariam since Rehana is not allowed out of her house. Her relative stopped producing school uniforms so Rehana has been unemployed since January.

Fortunately Rehana's husband is anxious that she should continue work and, after some persuasion her agreed she could open a beauty parlour in their house; he even painted a room for her and, after a lot more persuasion, allowed Rehana to fix a signboard outside the house. Rehana applied for and was granted a Zardozi loan; she and the team searched the market to estimate the equipment needed which totalled Afs 14,000 (USD 245) – Rehana was then given a loan in kind.

In her first month, Rehana had an income of Afs 750, staff are working closely with her as this is a first both for Rehana and the team.

### Sara expands her business

Sara (ID J0554) joined Zardozi in January 2013, after training she started work with Abdul Rahman Baba doing beadwork and then she started working with Khyber as well. She was very happy because her husband is jobless and she was able to support her family.

In October 2013, there was a family wedding and her asked her to do their make up as she had a reputation of being skilled in cosmetics and hair styling. When she had made them all up, they were so pleased and so encouraging that she decided to open a beauty parlour.



She approached Zardozi staff about getting some training and starting in the beauty business; Zardozi found a skilled beautician who agreed to provide Sara a 3 months apprenticeship. Sara

was so pleased that she wouldn't take any time off, working even on Fridays. Sara learned not only necessary skills but also how to run a small beauty parlour.

At the end of the three months, Sara received her Beauty Parlour Certificate and she immediately opened a small beauty parlour in her house. She was given a loan from Zardozi and bought basic supplies. She is going to put up a signboard outside her house and says that if her parlour is a success than she will rent a separate building in the village.



Presently Sara is working for shopkeepers and also running her small beauty parlour and her husband and all her family are happy and so thankful to Zardozi for making this opportunity for her.

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## **Annex 5: Monitoring System Review for Zardozi – Markets for Afghan Artisans, Kabul, Afghanistan**

### **End of Mission Report (2)**

27th January 2014

#### **MDF Training & Consultancy, Sri Lanka**

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## Introduction

This report documents the process, findings and recommendations of the Monitoring System Review for Zardozi – Markets for Afghan Artisans, Kabul, Afghanistan. This is the second mission of this assignment and took place in Afghanistan between 27<sup>th</sup> and 31<sup>st</sup> January 2014. This report is compiled by the MDF M&E consultant, Ms Ineke Ann Pitts.

## Rationale

Zardozi had requested this consultancy in the knowledge that their programme had grown to the extent that their existing monitoring systems were no longer coping with the increasing volume of data. Furthermore there is a need to systemise and rationalise data collection and analysis in preparation of a new phase of work scheduled to begin during 2014.

## Consultant's Tasks

On the first day of the consultant's visit the following tasks were agreed:

- Finalise agenda for week
- Review status of MIS
- Deliver training in Monitoring Evaluation and Learning
- Review Logframe for Phase 2.

The Agenda for the week was agreed as follows:

### Monday 27th January

am	Status review of MIS
pm	Finalise agenda
	Review dashboard reporting needs
	Prepare for training

### Tuesday 28th January

am	MEL Training
pm	MEL Training

### Wednesday 29th January

am	MEL Training
pm	MEL Training

### Thursday 30th January

am	MIS workshop
pm	Review Phase 2 Logframe

### Friday 31st January

am	MIS/Finance Review
pm	Finalise next action steps

## Monitoring, Evaluation and Learning Training (MEL)

The following learning objectives were discussed and agreed with respect to the MEL training from Regional Managers, Project Officers and other relevant staff from the Regional Offices:

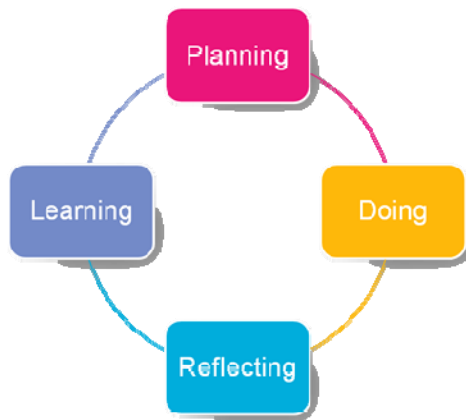
- Understand the relevance and importance of capturing MEL data
- To understand that it is not about only keeping the donors happy, MEL is for organizational Learning
- To have the chance to take ownership for the MEL data and to give feedback on the database design

The Training Agenda covered the following topics

1. **To what extent is Zardozi a Learning Organisation?** – Discussion in groups to determine ways in which Zardozi is a Learning Organisation.

*Learning outcome: Zardozi and its employees recognize the importance of learning, but mostly when we think of learning we think of formal learning; but what about learning by doing?*

2. **Introduction of the MEL Learning Cycle:**

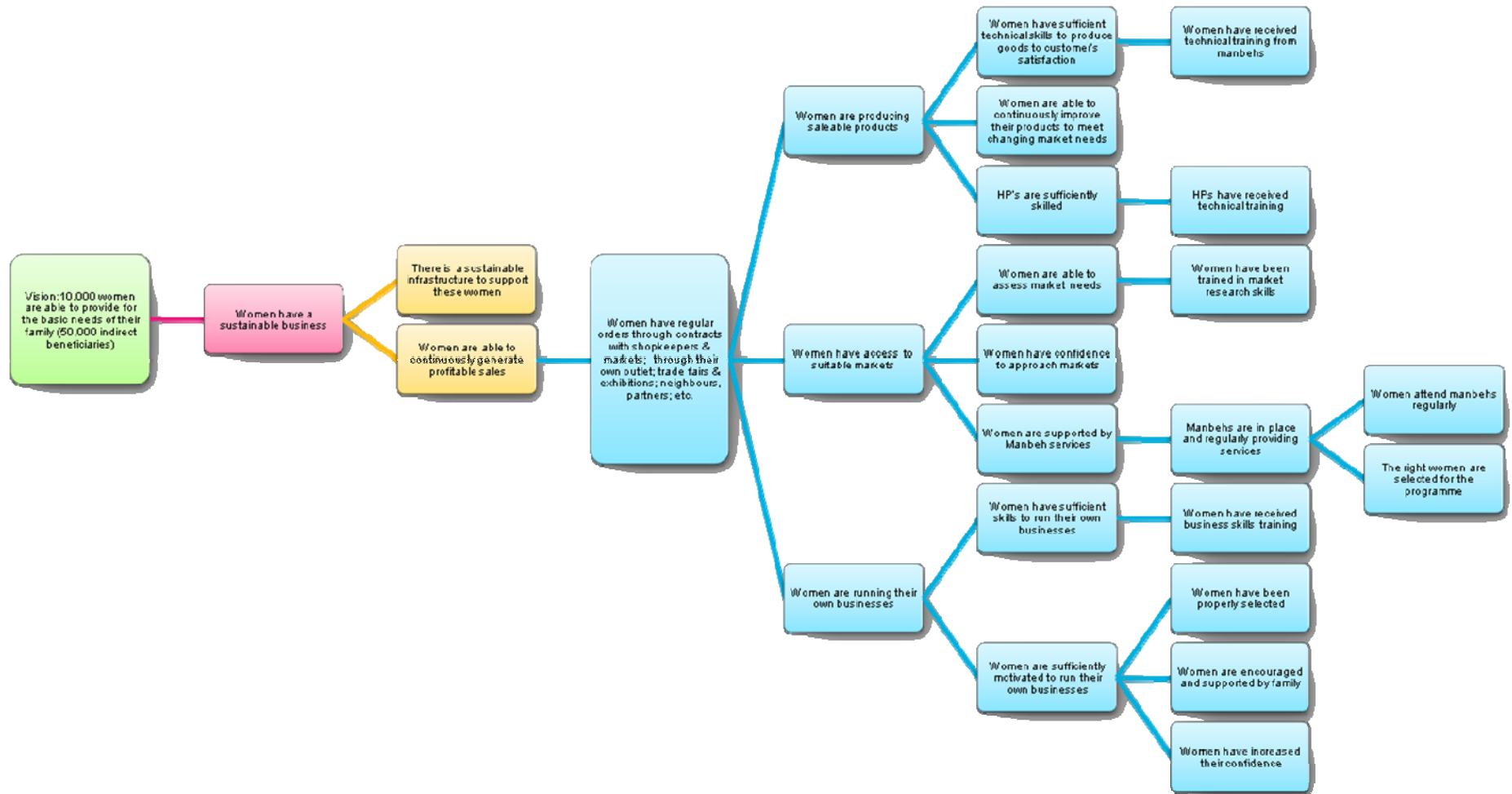


*Learning outcome: A recognition that without learning from 'doing' an organization like Zardozi can get stuck. Learning from doing enables the organization to grow, to bring learning into the planning phase and to 'do things' better in each cycle.*

3. **Planning: Developing a Theory of Change model for Zardozi**

The participants were introduced to the Theory of Change concept and developed a Theory of Change for the Zardozi programme

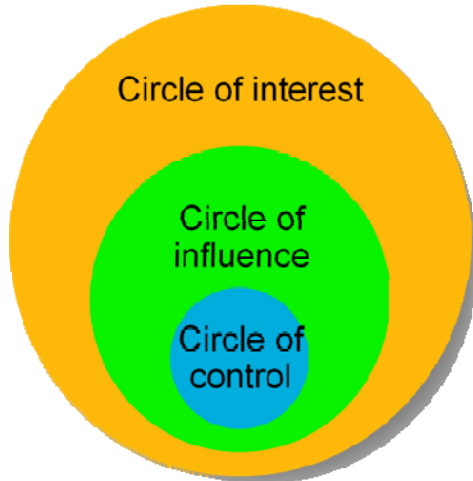
*Learning outcome: A Theory of Change Model (ToC), is a powerful way for team members to be involved in the process of planning the changes that the programme will bring about. ToC articulates a vision and then continually asks the question; "what needs to change for this to happen?" The final ToC is shown below:*



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#### 4. Circle of Control, Influence and Concern

The participants were introduced to the three circle model, differentiating between different levels of intervention in a programme: circle of control, circle of influence and circle of concern (as illustrated below). They then identified (against each change in the ToC), which level of control they felt the programme could exercise of the changes.



*Learning outcome: The participants are starting to recognize the different levels in an intervention logic model which may later lead to formation of a logical framework.*


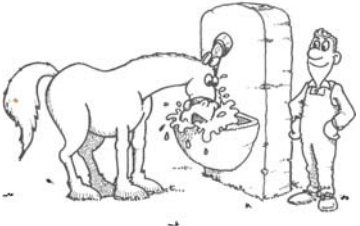
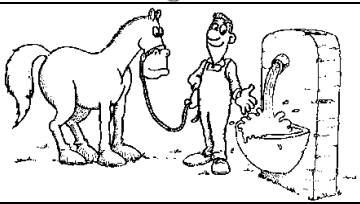
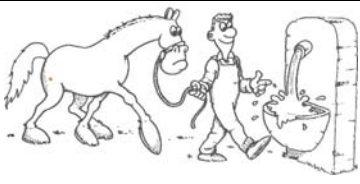
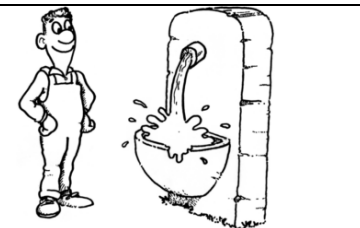

#### 4. Intervention Logic Model

The participants were handed a series of cards depicting a horse story. By sequencing the cards correctly, they learn the difference between the various levels of intervention logic and the different terminologies.

*Learning outcome: The levels of the logical framework are reinforced and the participants recognize the key differences between (for example) outcome and output*

	Horse Parable	Intervention Logic	Explanation
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	Horse Parable	Intervention Logic	Explanation
	<b>Happy Horse</b>	Overall Objective/s	<b>Importance of the project for the society</b>
	<b>Drinking horse</b>	<b>Project Purpose</b>	<b>The benefits that the recipients of the project will receive</b>
	<b>Horse present at the fountain</b>	<b>Results</b>	<b>What will be delivered by the project</b>
	<b>Leading the horse to the fountain</b>	<b>Activities</b>	<b>What stakeholders and beneficiaries will do</b>
	<b>Fountain and the man</b>	<b>Resources</b>	<b>Inputs required for the activities</b>
	<b>Thirsty horse</b>	<b>Problem analysis</b>	<b>Starting situation</b>

## Status Review MIS

The consultant undertook a thorough review of the MIS system and together with Zardozi M&E team addressed outstanding issues and questions. The following table highlights identified issues and courses of action. It also reviews previous recommendations and actions taken since last visit.

		Recommendation	Progress in implementation	Issues from Zardozi	Update
1.	1.1	In order to avoid duplication and to maximise data integrity, a relational database should be developed and implemented as a matter of priority. The existing Access database is not sufficiently developed to meet current needs, though it could be further developed to provide a comprehensive and reliable long-term solution to this issue. In the short to medium term, we recommend the use of a relational Excel database.	<ol style="list-style-type: none"> <li>About 10% of over all data entry is completed in the MIS system – depending on how far back we intend to go. In fact data for Mazar, Kabul and Jalalabad, for the past one quarter is entered only.</li> <li>Bio data, client activity, and training reports are entered from Oct 12 till Dec 2013 which was the start of operations in this region</li> </ol>	<ol style="list-style-type: none"> <li>Membership fee is not giving the exact report from the database</li> <li>Sampling - We need Ineke's help for selecting samples for quarterly CMI reporting</li> </ol>	<ol style="list-style-type: none"> <li>Zardozi had resolved this problem themselves, '0's to be removed from datasheet prior to client joining. Some reworking required by Region focal point.</li> <li>For details of sampling approach see point 6 below.</li> </ol>
2.	2.1	Data will be collected from the field as before, but formats will be standardised to facilitate data entry into the database.		<ol style="list-style-type: none"> <li>The ID numbers have been rationalised and adjustments made</li> <li>baseline data collection questionnaire has been upgraded and standardised</li> <li>formats are already standardised and anytime staff make a mistake the mistake is picked up in M&amp;E, KBL and corrected from field level</li> </ol>	<ol style="list-style-type: none"> <li>Good. Blank records from HRO to be hidden to avoid confusion</li> <li>Changes approved. Agreed to leave out poverty indicators as they are too difficult to measure with any accuracy. This will be taken up by M&amp;E as separate investigation</li> </ol>
	2.2	One representative from each Regional Office will be assigned the role of database maintenance with an assistant who is trained to support in the event of sickness or leave. The database focal point will be highly competent in use of MExcel and will also have a good understanding of the clients data, to assure that what is entered is correct and meaningful.	Pending	Programme Officers to be main focal point for MIS with a back-up data entry person in each branch. ROs have requested an additional data entry person as workload too much for one person.	This will be investigated and decision taken once the data entry has settled down and proper workload can be ascertained. Meanwhile a data entry person will be recruited by HO to handle entry of historical data.
	2.3	Training will need to be provided to address any skill gaps.	Training will be started in Ineke's next visit. Some training to use MIS system is in progress for KRO and MRO		A half-day workshop was held on the MIS providing an opportunity to receive feedback and address concerns
3.		Good data management is the foundation of an effective monitoring system. This includes data	We will review current data collected on 23rd Jan and should have some results		This discussion relates in practical terms to the poverty indicators which were found to be

	Recommendation	Progress in implementation	Issues from Zardozi	Update
	RELEVANCE a review of what data is important and why it is important (i.e. what does it tell us?).	by the time Ineke arrives		impossible to collect with any reliability or rigor. A separate study (research) to be undertaken by M&E team to identify meaningful indicators.
4.	Data quality is also about eliminating 'interpretation of data' such as translations into different languages, and interpretation of another's story. As far as possible, data should be captured as close to the source as possible. For this I recommend making voice recordings of client's own words which can later be transcribed into reports from the source.	We have not started on this		POs and RMs received a very basic explanation of Most Significant Change Techniques for story-collecting. Ineke agreed to conduct a 1.5 day training in MSC during her visit in May 2014. Further investigation into the possibility of using voice recorders to be investigated.
5.	There are also no controls on consistency and quality of service delivery. The use of video recordings to assure consistency in training across regions, especially in business training, is highly recommended. This will give a source for quality control of service delivery.	We are collecting information on best equipment to purchase	Trainers have not agreed to this	This discussion is on-going
6	For this reason, we recommend reducing the sample size for detailed monthly (CMI) reports to 10% of the total active client base of each region. Furthermore, the CMI data may be collected every third month, rather than every month. This will free up valuable staff resources to spend time on quality addition to the implementation and in assuring that data is uploaded regularly and accurately.	As mentioned above, we have reduced data collection to every 3 <sup>rd</sup> month but have problems in sampling		<ol style="list-style-type: none"> <li>1) 10% sampling region should make reasonable attempt to include proportional representation on the basis of: <ol style="list-style-type: none"> <li>a) active/ less active/non-active clients</li> <li>b) representation across mambehs</li> <li>c) marital status</li> <li>d) age range</li> <li>e) income range</li> <li>f) literacy</li> </ol> </li> <li>2) sample should be consistent throughout programme life</li> <li>3) All sample participants must be fully willing to be included and happy to share candid information with the team (even if this means it is not possible to strictly stick to proportional representation.</li> </ol>
7.	STAFF TRAINING is also an important element in any critical management process. I recommend that all management staff receive basic training in	As mentioned above staff training will start on Ineke's next visit Some training to use MIS system is in		Basic training of POs and RMs in MEL was conducted. Further intensive training (4-5 days for RM's and 10 days overseas training

		<b>Recommendation</b>	<b>Progress in implementation</b>	<b>Issues from Zardozi</b>	<b>Update</b>
		monitoring and evaluation systems and that the field officers and the M&E team should receive specialised training in this discipline as a matter of priority.	progress for KRO and MRO		for M&E team) in all aspects of MEL is highly advisable at the earliest opportunity.
8.		Upload live data into database templates	As mentioned above this is about 10% complete deepening on how far back we decide to go	Lack of time plus not understanding formats and how to use them	Regional Offices have made a commitment to upload all data for January and February 2014. As mentioned in 2.2 above HO will recruit a data entry person to load historical data
9.		Clean historical data to comply with new formats	Cleaning historical data for each region completed		See above
10.		Thoroughly test and de-bug report formats	In progress		On going
11.		Prepare and customise management dashboards	Dashboard customization is in progress		On going. Faisal to aim to have updated dashboards to present to management as soon as data corrections and data entry completed to a meaningful level (Mar 1 <sup>st</sup> ?)

## Revised Implementation Plan for Zardozi M&E Data Management System

Task	Dec	Jan	Feb	Mar	April	May	June	July
1 Upload live data into database templates	█							
2 Clean historical data to comply with new formats	█							
3 Thoroughly test and de-bug report formats		█						
4 Prepare and customise management dashboards		█						
5 Staff training & supervision in the regions		█						
6 One month pilot and problem solving			█					
7 Prepare consolidated reports from 4 regions				█				
8 Finalise dashboards for management decision making				█				
9 MIS Status review - 2 days (3rd Mission)				█				
10 Finalise blueprint for Access programmers				█				
11 Elicit 3 proposals for database design (India, Afg, Sri Lanka)				█				
12 MS Access database and reporting format design					█	█	█	
13 Training in Most Significant Change & MIS Review (4th Mission)						█		
14 Database trials, testing and handover							█	
15 Staff re-training/ Rollover								█

## Summary of Actions

- 1) Consultant to prepare draft specifications for MIS to share with Zardozi - due 1<sup>st</sup> March 2014
- 2) Regional Offices to complete data entry for 2014 – due 1<sup>st</sup> March 2014
- 3) Work to commence immediately on sourcing MS Access programmers for MIS
- 4) M&E to complete modifications to formats and corrections as identified and agreed during mission – due asap