



Zardozi – Markets for Afghan Artisans

Durable marketing solutions for women producers and entrepreneurs

**Oxfam Novib A-1939-3
Quarterly Progress Report**

1st July – 31st September 2015



Client at work in her own workshop

Name of Project	Durable marketing solutions for women producers and entrepreneurs Kabul, Afghanistan
Name of Organisation	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 6, Taimoni Road, Kabul Afghanistan
Project cost	Transition Period (1 st April to 31 st December 2015) Transfer ..Funding DfID – GBP 114,676 Received by Zardozi on 10 th September 2012 Advanced funds by ON GPB 361,554 (as per 14 th September 2012; amount to be reimbursed by DfID Cumulative expenditures (15.09.2011-14.09.2012): GBP 712,674 (excluding September 2012 Zardozi salaries).
Project purpose	Supporting poor women to become entrepreneurs and to find and maintain sustainable market linkages
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TABLE OF CONTENTS

1. Executive Summary.....	6
2. Progress with current operations and achievement against milestones.....	7
2.1 Number of women with a viable micro business as a result of the programme.....	7
2.2 Capacity building and market linkages for new clients	8
2.2.1 Selection of new areas and new clients	8
2.2.2 Skills and business training	8
2.2.3 Developing new business models	9
2.3 Expanding and developing markets for client products and services.....	10
2.3.1 Regional export markets	10
2.3.2 Domestic retail events.....	10
2.3.3 Marketing support to the WEE sector	10
2.4 Sustaining market engagement through CBC-based services.....	11
2.4.1 Credit and savings	11
2.4.2 New community business centres.....	12
2.4.3 Unemployment and reintegration into the market.....	12
2.4.4 Other services provided through CBCs	12
2.5 Supporting clients to move from micro business to small enterprise.....	13
2.5.1 Transitioning clients from micro to small businesses	13
2.5.2 Supporting clients to organise production – Setting up garments workshops.....	14
2.6 Supporting and developing Nisfe Jahan.....	14
2.6.1 Expansion of Nisfe Jahan	14
2.6.2 Institution Building	15
2.6.3 Building sustainability for Nisfe Jahan	15
2.6.4 Empowering women through information and confidence building	16
2.7 Lessons learned	17
2.7.1 Women’s awareness of potential of achieving positive changes through social mobilisation	17
2.8 Innovative/new ways of working	17
2.8.1 Mobilising women for positive change.....	17
3. Impact	17
3.1 Income data	17
3.2 Impact research - empowerment.....	18
4. Monitoring & evaluation.....	18
4.1 M&E documentation and capacity building	18
5. Progress against Transition milestones	18
5.1 Strengthening Zardozi	19
5.1.1 Governance and succession planning	19
5.1.2 Operational development and financial management.....	19
5.1.3 Business strategy paper developed.....	19
5.2 Integrating Zardozi experience into national policy and programmes	19
5.3 Multi donor engagement and sustainability.....	19
5.3.1 Public Information Unit	19
5.3.2 Funding proposals	19

6. Risk management	19
7. ON Management	19
Annex 1: Market Research, Dubai, UAE.....	20
Annex 2: Risk Matrix	24
Annex 3 Puli Khumri survey	26
Annex 4 Definition of terms used in Table 2.2.1.....	31
Annex 5 Progress against milestones, status at end September 2015	32
Annex 6 Impact Study	34

Acronyms and explanation of terms

Explanation of terms

Client	Woman who has been trained by Zardozi in business and skills
ECM	Nisfe Jahan Executive Committee Member – elected by each CBC as their representative
Family labour	Family members who are employed by a Client or who share in the profits but have not been given business training by Zardozi
Guild	Term still used by Zardozi in some places for Nisfe Jahan
Home workers	Women who are employed by a Client
Nisfe Jahan (also Guild or ASK)	The membership-based organisation established by Zardozi and now being guided to independent status
Manbeh (also Design Resource Access Point or Community Business Centre or CBC)	Community level business resource centre within walking distance for every group of 30 to 35 Nisfe Jahan members. The <i>CBC/CBC</i> functions for half day a week and is located in an NJ member's home. Each <i>CBC/CBC</i> elects one NJ Executive Committee member who represents them to Zardozi and at NJ meetings
Trade Facilitation Centre – now known as New Business Line.	Business opportunities which Zardozi checks for viability using clients for production. The aim is to mentor clients to take over those opportunities which turn out to be competitive

Acronyms

AOG	Armed Opposition Group
AREDP	Afghanistan Rural Enterprise Development Programme
ASK	Anjuman e Sanya e Disti (previous name for Nisfe Jahan)
AWEC	Afghan Women's Education Centre
CBC	Community business centre
CDA	Client demand analysis – meetings held with staff and NJ Executive Committee members to discuss feedback on services provided and requests for new services
DFAT	Dept of Foreign Affairs and Trade (Canada)
DRC	Danish Refugee Council
ECM	Nisfe Jahan Executive Committee Member – elected by each CBC as their representative
JSDF	Japan Social Development Fund
MOCI	Ministry of Commerce and Industry
MoLSAMD	Ministry of Labour, Social Affairs, Martyrs and Disabled
NJ	Nisfe Jahan
NSP	National Solidarity Programme
ROSCA	Rotating Savings and Credit Association
SME	Small and medium enterprises
SP	Service Provider
TFC	Trade facilitation centre – now known as New Business Line
WEE	Women's Economic Empowerment

1. Executive Summary

During the second quarter of the Transition period progress continued on strengthening Zardozi as an institution and positioning Zardozi in the women's economic empowerment sector. Zardozi agreed with Oxfam to revise the Oxfam budget¹ so as to free up funds to cover the cost of paying for Dominic d'Angelo to work with MOLSAMD on developing the WEE action plan. The action plan was drafted with as much input from other agencies and ministries as could be achieved in the short time available.

Work started on adding Kadar (community volunteers) as a new structure in the NJ hierarchy by piloting the vision training module from PEKKA. It is planned to have Kadar selected and working before the end of December 2015.

The Zardozi M&E Unit advertised for consultants, selection will take place in early October and work will start before end of October.

Four new CBCs were established and 128 new clients joined the programme bringing the total working clients to 2,861 and total CBCs to 91. The average number of women employed by each client was 0.75 for the quarter making a total of 5,007 women in employment. 69 women took a loan, 38 of them to purchase sheep for the Eid ul Adha market. Two clients opened shops and 3 started up food processing businesses. In the past 3 months 302 NJ members formed their own ROSCA savings systems – about 10% of ROSCA members are not part of the programme. It is the first time that the programme has been able to include women who are not part of the programme and marks a new development. The more that outside women understand what is happening in the programme, the stronger the impact is likely to be in terms of moving beyond empowerment of individual women and on to working with communities.

Using the newly developed criteria for small enterprise (see previous report), 21 clients were considered to have moved from micro to small enterprise. These women will receive upgraded services in future – work continues on developing services needed. One small enterprise client in Herat was facilitated to get registration with the Herat Chamber of Commerce in order to facilitate her trading activities with Iran.

The first stage of research into measuring women's increased empowerment as a result of the programme was completed and a report prepared by a consultant.

Nargis is a true entrepreneur

Nargis is 34, and having 5 children. She and her husband spent some time in Pakistan during the fighting where Nargis learned some tailoring. When they returned to Herat, she manage to earn around Afs 5,000 per month from tailoring but the family couldn't cover their costs and had to depend on regular donations from relatives. Nargis joined Zardozi in May 2015 and learned so quickly that already her income has risen to Afs 40,000 and her husband is doing better also since she invested some of the money in purchasing a three wheeler so that he has a more stable income. Nargis has great plans for the future.

¹ Oxfam is allocated a small percentage of the DFID funding to be spent on strengthening Zardozi as an institution.

2. Progress with current operations¹ and achievement against milestones

2.1 Number of women with a viable micro business as a result of the programme

Zardozi M&E continues to work on improving data on the status of the 3,877 women trained by Zardozi since 2009. Table 2.1.1 shows the latest data analysis.

Table 2.1.1 Results of 100% survey - Numbers of women with a viable micro business or employment as a result of the programme, Sept 2015

STATUS OF ALL WOMEN TRAINED SINCE 2009	Number	%*
NJ members who are Employed, Dormant, Under employed, Unemployed or Graduated to other jobs**	2,547	66%
Non-NJ members with a micro business	314	8%
Total Clients with a micro business	2,861	74%
Number of women employed by clients (0.75 per client see Table 2.1.2)	2,146	
NUMBER OF CLIENTS PLUS WOMEN THEY EMPLOY	5,007	
CLIENTS NO LONGER WORKING		
Sick or no longer allowed or willing to work	274	7%
CLIENTS - STATUS UNKNOWN		
Moved to another area or located in now insecure area	742	19%
TOTAL WOMEN EVER TRAINED	3,877	

*Percentage of all women ever trained by Zardozi

**See Annex 4 for definitions of terms used in this table

The average number of women employed by clients has reduced from 1.64 in the past quarter to 0.75 this quarter. This has drastically reduced the calculation of 'Number of clients plus women they employ' in Table 2.1.1. This raises a question over the quality of this particular data (Table 2.1.2 Average number of women employed by clients). We will consult with the M&E consultants who will be reviewing data quality next quarter.

Qamar Bibi comes to calm waters after a tough life

Qamar Bibi was married off at the age of 14 years. Her husband was a mechanic in Bandar Hairatan. After 7 years and 3 children her husband died suddenly. Her own family did not support her so she had to stay with her in-laws who tried to force her to return to her parents leaving the children with her in-laws. She then had to stay with her in-laws or lose her children. Her brother in-law wanted to marry her and constantly harassed her. She suffered many years of oppression, however once her father-in-law died the situation became unbearable as her sisters-in-law started beating her accusing her of scheming to marry their husbands. She tried living in Pakistan with her brother, then returned to Kabul where her in-laws finally managed to separate her from her daughter – a situation that was only resolved when Qamar Bibi persuaded family elders to intervene.

Finally she met up with an NGO who helped her to get hold of her husband's land, she started tailoring but it was not until she met Zardozi that she could make a significant amount of money and gain the confidence to be a business woman. Now her eldest son is at university and her eldest daughter is engaged to the man of her choice. The family now live independently.

¹ Targets and indicators for the Transition Period are shown in this report together with Zardozi's own indicators which form part of the internal programme monitoring system

Women working with the programme

This month the average number of employees of Bronze clients in Herat is 18.14 (see Table 2.1.2) as against 0.65 last quarter. In the same way, average for Bronze client employees in Kabul last quarter was 18.00 and this quarter is 0.76. As mentioned above the calculation of this data will be reviewed by M&E consultants in Oct/Nov 2015.

Table 2.1.2 Average number of home workers employed by clients, by business category and by region, Sept '15

Region	Average number of home workers actively employed		
	Copper* business category	Bronze** business category	All categories
Herat	0.00	18.14	
Mazar	0.00	0.27	
Jalalabad	1.00	0.46	
Kabul	0.35	0.76	
Overall	0.44	2.37	0.75

*Clients working within the community

**Clients working outside the community

2.2 Capacity building and market linkages for new clients

2.2.1 Selection of new areas and new clients

Milestones for 2015 include surveying 2 new areas for expansion in 2016 (see Annex 5 for details of Transition milestones, M7). The report on the first survey is attached as Annex 3, the second survey will be completed in November 2015.

2.2.2 Skills and business training

Selection of new areas and new clients is now progressing smoothly, achievement is just over target for the quarter. Emphasis for the next quarter will be on ensuring that the proportion of new clients who are from sectors other than tailoring is increased. 129 new clients completed basic business training during the quarter (TA 4.1) and 150 completed skills training (TA 3.1). Skills training courses on offer now include: care of livestock (poultry and sheep), food processing, wool spinning, sewing machine repair and beautician skills.

Table 2.2.1 Skills and business training, achievements against target, Apr-June 2015

Outcome Indicator		Transition target Apr-Dec '15	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
AA1.1	Number of FTEs created for men and women by the program	716	270	249	519	7,919
TA3.1	Number of women satisfactorily achieving agreed skills standards through skills training	409	146	150	330	3,898
TA4.1	Number of NJ members completing basic business training	409	157	129	286	4,034
TA4.2	Number of NJ members completing advanced business training	145	43	7	50	NA

*Total achievement from 3 Year Contract plus No Cost Extension period plus Transition Period

Service Providers

In the interests of sustainability Zardozi, after discussion with ECMs has started to train clients to be Service Providers (see Section 2.6.3). The first Service Providers are Cutters who will in time replace Zardozi Vocational Trainers. Improving client skills to the level where clients will agree to pay for their services and will welcome their substitution for skilled Zardozi staff is a long process however. At a meeting with ECMs in Mazar it was agreed that it will only be achieved by:

- Ensuring that only the most adept clients are accepted for training – to be achieved by rigorous entry tests
- Every trainee SP will be continually tested and will not be promoted to the next level until they have passed the skills tests of the current level
- Sufficient time must be allocated for training – taking from 6 months to one year at least.

Review of business training modules

After training of trainers in Kabul, the new Harakat business training modules were implemented in all areas replacing the original 2 training modules. The video training was so popular that existing clients were happy to receive training again, as a result in total 600 women were trained which included both new and existing clients. Only those clients who had not been previously trained are included in Table 2.2.1, TA 4.1. (see Annex 5 for details of Transition milestones, M9).

2.2.3 Developing new business models

Livestock and poultry sector (TA 5.3)

In total between June and Sept 2015, 361 sheep were purchased by 113 clients to be fattened for the Eid ul Adha market. All purchases were made using loans from the Zardozi loan fund, the rules of which were adjusted to allow balloon repayments after sale of the sheep in September. As a result of efforts to ensure the quality and health of the sheep: compulsory training from consultant livestock expert, compulsory involvement of livestock expert in sheep purchase, twice monthly visits by staff to sheep owning clients, only 2% (8 sheep) died of various diseases. Investigation into the deaths is ongoing so as to reduce the percentage in future.



Sohaila with her 35 chickens



Amina fattening sheep in the compound

Retail and service outlets (TA 5.2)

To be successful with a shop, clients must have enough capital and a sufficiently entrepreneurial attitude to keep the shop well stocked plus the manpower to keep the shop open for long hours. The results for shops, so far are variable with clients, despite advice from staff, underestimating what is needed to succeed. During the month of September for example, one client shop in Kabul that is operated by her son and sells bathroom and light fittings, grossed Afs 120,000 whilst several home shops in Mazar grossed around Afs 1,000. The majority of the 35 shops which clients are currently operating gross between Afs 3,000 and Afs 15,000 per month.

New sectors

The new sectors are all related to processing food: some clients are selling yoghurt or pickles or baking bread in their neighbourhood, others are working with males in the family to sell cooked food from stalls in the market (TA 5.5).

Table 2.2.2 New client business models, achievement against target, Apr-Jun '15

Output Indicator		Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
TA5.2	Number of new domestic retail outlets facilitated through NJ	12	1	2	3	24
TA5.3	Number of new livestock micro businesses facilitated through NJ	120	86	38	124	145
TA5.4	Number of new beauty parlour micro businesses facilitated through NJ	12	11	2	13	24
TA5.5	Number of other new sector micro businesses facilitated through NJ	4	1	3	4	NA
TA5.7	Average number of business sectors per CBC	2	1.88	1.91	1.91	NA

*Total achievement from 3 Year Contract plus No Cost Extension period plus Transition Period

2.3 Expanding and developing markets for client products and services

2.3.1 Regional export markets

Two further visits to Dubai were undertaken in the past quarter (see Annex 1 for trip reports). Although the two person team (Shugufa Yousufzai, Marketing Consultant and Tahira Afridi, Director Zardozi Enterprise) is gradually expanding the number of interested buyers in UAE and identifying the most appropriate products and markets, progress is slow. It is therefore now agreed that in order to achieve larger and repeat orders it is important to find a sales agent or consultant who can advise on UAE/middle east markets. Zardozi is now actively looking for appropriate assistance with this.



Lapis prayer beads made by clients in Herat and sold in the Dubai market

2.3.2 Domestic retail events

Nisfe Jahan continues to organise domestic retail events in all regions according to demand from clients (TA 5.1).

Table 2.3.1 Domestic retail events, achievements against target, Apr-Jun 2015

Output Indicator		Transition target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period
TA5.1	Number of domestic retail events organised	9	3	4	7

2.3.3 Marketing support to the WEE sector

As mentioned in the last quarterly report, Zardozi is working on developing a policy concerning supporting other agencies in the women's economic empowerment sector by providing marketing expertise (see Annex 5 for details of Transition milestones).

2.4 Sustaining market engagement through CBC-based services

2.4.1 Credit and savings

Opening accounts at formal institutions

18 clients opened bank accounts during the quarter which is well down on the last quarter (43); variations in achievement of this indicator however generally reflect whether regional staff have organised bank account campaigns rather than any reflection of client interest. Many clients opted for ROSCA systems in preference to formal bank accounts although many clients with bank accounts have also joined ROSCAs (see below).



Typical client workshop

Zardozi Financial Services - loans

Table 2.4.1 shows an increase in portfolio at risk. During the quarter a problem was identified in one regional office where staff were not adequately managing their loan fund. Since then an internal auditor has been appointed to work specifically on ensuring that loan fund transactions and reports are according to agreed operating procedures.

Table 2.4.1 Loan Fund – Quarterly performance indicators, Jul '14 to Jun '15

2014	Delinquency*	Portfolio at risk	Loan loss rate**	Loan re-payment rate
Jul – Sep '14	6.17%	0.00%	0.00%	100.0%
Oct – Dec '14	0.10%	0.82%	0.00%	99.96%
Jan – Mar '15	0.67%	0.49%	0.00%	99.77%
Apr - Jun '15	0.31%	0.31%	0.00%	99.81%
Jul - Sep '15	0.54%	3.41%	0.00%	99.77%

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

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

Zardozi Financial Services - loans

A total of 641 loans have been disbursed to date, 69 in the past quarter (TA 4.4).

Number of clients joining any savings scheme facilitated by NJ

During the quarter the system for motivating clients on savings particularly ROSCA was checked and it was found that in some CBCs it was not being effectively implemented. Steps were then taken to improve the system and as a result 302 clients joined a ROSCA scheme during the quarter. ROSCAs are particularly useful for clients as not only do clients have their own income to invest but they can also use ROSCA savings for purposes for which Zardozi is reluctant to make loans such as setting up male family members in business (see inserts).

Table 2.4.2 Credit and savings, achievement against target, Apr-Jun 2015

Output Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
TA4.3	Number of NJ members registering for accounts at formal institutions	120	-	43	18	61	275
TA4.4	Number of loans disbursed	130	-	124	69	193	641
TA4.5	Number of clients joining any savings scheme facilitated by NJ	-	80	123	302	425	NA

*Total achievement from 3 Year Contract plus No Cost Extension period plus Transition Period

2.4.2 New community business centres

During the quarter 3 new CBCs were established in Kabul Regional Office and one in Mazar Regional Office. These were CBCs in new areas where staff have been discussing with women the possibility of joining Zardozi for some time. In each area however, there are still insufficient clients to justify a full CBC and instead mini CBCs have been established until such time as more clients join. A mini CBC is a CBC which does not have a fixed location and no rent is paid, instead clients take it in turn to host the CBC.

Average clients per CBC (TA 4.8) remained at 29; around 41% of clients attended their CBC during the last quarter.

Table 2.4.3 Community business centres, achievement against target, Apr-Jun 2015

Output Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
TA 1.3	Number of new community business centres established	0	9	2	4	6	91
TA4.7	Average quarterly CBC utilisation rate (% of registered clients using CBC at least once in the quarter)	-	65%	49%	41%	41%	NA
TA4.8	Average number of clients registered to each CBC	-	25	29	29	29	NA

*Total achievement from 3 Year Contract plus No Cost Extension period plus Transition Period

2.4.3 Unemployment and reintegration into the market

Internal M&E discussions resulted in the decision that unemployment¹ data cannot be accurately collected except through the six-monthly 100% survey of clients. Therefore there is no updated unemployment figure for the past quarter (A 4.6). A 100% survey will be completed at end December 2015.

2.4.4 Other services provided through CBCs

Design catalogues (imported from Iran by traders in Mazar) and skills development workshops remain popular with tailoring clients (TA 1.1 and TA 1.2) who are also interested in purchasing the branded cellophane packets and clothing labels which are sold at cost through CBCs (TA 3.2).

Table 2.4.4 Design, skills and fashion support, achievement against target, Apr-Jun 2015

Output Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period
TA 1.1	Number of design input collections/catalogues distributed	18	-	6	6	12
TA 1.2	Number of skill development workshops facilitated	9	-	11	5	16
TA 3.2	Number of NJ members branding products based on NJ production standards	-	120	8	13	23

¹ 'unemployed' is taken to mean clients whose micro business has failed and who are looking for a way to revive it.

2.5 Supporting clients to move from micro business to small enterprise

2.5.1 Transitioning clients from micro to small businesses

During the quarter Regional Managers reviewed their clients in the light of the new definition of small enterprise¹ (see previous quarterly report). In total 21 clients were identified as having a small enterprise (TA 4.10). 39 leading business women were given training against a draft finances and recordkeeping module. However when the training was followed up it was found that some of the clients had not fully understood the information given and had not adopted the recommendations. Zardozi then visited a number of clients in their workshops/businesses and established that



Suhaila repairs shoes in her community

Suhaila diversifies the family income source

Suhaila lives in Barabad in Nangarhar Province, she has 6 children and her husband is a labourer who finds little work. She says she does not know how they survived before she met Zardozi.

Once she joined however, she started tailoring, then took a loan and started repairing shoes at home, now she also sends her son to sell spicy beans from a food stall after school. As soon as she heard about ROSCA from the CBC, she joined one and used her lump sum to set up her husband with a three wheeler from which he now has a small but steady income.

Suhaila is particularly happy that now all her children are in school.

their first issue is lack of numeracy. Discussions were then held with Women for Women Afghanistan who have numeracy training modules. Zardozi staff are now under training with W4W with a view to starting numeracy training within the Zardozi programme.

Unfortunately the MOCI, SME Directorate has still not completed their manual explaining business registration systems in Afghanistan which they had promised would be ready after Eid.

One client who trades between Herat and Iran was assisted to register with the Herat Chamber of Commerce. She now has a licence and a business passport which greatly facilitates her travel to Iran with products (see Inset).

Table 2.5.1 Unemployment and small enterprise development, Achievement against target, Apr-Jun '15

Output Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period
TA4.6	Average quarterly unemployment	-	7%	6.16%	8%	8%
TA4.9	Zardozi clients are members of Chamber of Commerce	1	-	0	1	1
TA4.10	Number of clients moving from micro businesses to small enterprise	26	-	1	20	21

¹ Zardozi's definition of a small enterprise is 'having assets valued at at least \$2,500 and at least 5 employees' – see previous quarterly report.

2.5.2 Supporting clients to organise production – Setting up garments workshops

Zardozi managed orders (New business lines)

Involvement by clients in new business line (AA1.2 and AA1.3) work continues although it was much reduced during the quarter. The reduction is due to the fact that emphasis is now on supporting clients to set up their own workshops (AA1.4 and AA 1.5) as this has been shown to be more effective.

Client production workshops

In the past quarter 4 more clients established workshops (AA1.4) employing 22 more workers (AA1.5) both male and female. Average monthly income from a workshop is generally significantly higher than for other sources however it varies between regions. Monthly sales income from workshops is lowest in Jalalabad varying from Afs 1,000 to 10,000 with an average of Afs 4,500. Highest is Herat where lowest monthly income is Afs 8,000 and highest is Afs 35,000 with an average of Afs 20,265.

Table 2.5.2 Workshops and new business lines, Achievement against target, Apr-Jun 2015

Outcome Indicator		Transition target Apr-Dec '15	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
AA1.2	Total number of clients employed in new business lines during the quarter	-	40	46	10	40	NA
AA1.3	Total number of home workers employed in new business lines during the quarter	-	80	69	8	64	NA
AA1.4	Number of new garments workshops established by clients	-	8	3	4	7	23
AA1.5	Number of workers or clients employed in new garments workshops established by clients during the quarter	-	12	19	22	41	NA
TA2.1	Number of NJ members trained in order management	120	-	89	31	120	NA
TA5.6	Number of tours of businesses (workshops) implemented for clients	-	8	1	0	1	NA

*Total achievement from 3 Year Contract plus No Cost Extension period plus Transition Period

2.6 Supporting and developing Nisfe Jahan

2.6.1 Expansion of Nisfe Jahan

For the past two years women wanting to benefit from the Zardozi programme have been required to pay a registration fee to NJ before receiving any training. The fees are credited to the NJ account. During the reporting period an additional 128 women became NJ members (TB 1.1) bringing the total number of Nisfe Jahan members to 3,399¹.

Table 2.6.1 Expansion of Nisfe Jahan, Achievement against target, Apr-Jun 2015

Output Indicator		Transition target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
TB1.1	Number of new registered NJ members	328	157	128	285	3,399

¹ This number includes clients who have moved or are no longer working from choice or family decision. They remain members as occasionally women return and restart their businesses.

2.6.2 Institution Building

Handover of responsibilities – NJ Regional Offices

The Kabul Regional NJ Office (which is still a room within the Zardozi Kabul Regional Office) is gradually becoming more popular and useful. During the quarter there were on average 2.3 visits per day from clients or potential clients; usually these visits were for business advice, tailoring assistance, managing loans or finding new orders. Mazar NJ Regional Office by contrast averaged 7.1 visits per day. The difference is that the Mazar office is located conveniently beside the bus station and the Kabul office is not located on any bus route that clients are likely to use. As soon as funds are available, Kabul ECMs will select a more convenient location and separate the office (TB 1.5). Establishing a separate accounts system under NJ management has started and will be completed before Dec '15 (TB 1.7).

Handover of responsibilities – Zardozi and NJ MOU

The strategy workshop was delayed due to a focus on other new initiatives. The workshop will now be held in early November; the MOU and strategic plan for Nisfe Jahan will be finalised at the workshop (TB 1.8 and TB 1.9).

Table 2.6.2 Institution building Nisfe Jahan, Achievements against target, Apr-Jun 2015

Output Indicator		Transition target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period	Total achieved to date*
TB1.2	Number of NJ members receiving training in institution building, democratic principles and leadership	409	157	129	286	NA
TB1.5	Number of NJ regional offices established under NJ management	1	0	0	0	1
TB1.6	Number of NJ office bearers taking management and/or financial training	30	0	28	28	NA
TB1.7	Number of NJ regional offices managing own finances	1	0	0	0	1
TB1.8	Nisfe Jahan Strategic plan developed and regularly updated	1	0	0	0	NA
TB1.9	MOU between Zardozi and NJ finalised	1	0	0	0	NA

*Total achievement from 3 Year Contract plus No Cost Extension period plus Transition Period

Establishing the NJ Federation

The first meeting of the NJ Central Committee was held in Herat in July. The next meeting will be held in November (see Annex 5 for details of Transition milestones).

2.6.3 Building sustainability for Nisfe Jahan

More roles for NJ members

During the quarter a new initiative was launched to motivate small group clients to work for their communities (the women will be known as Kadar). It is planned that Kadar will be selected from amongst the strongest and most committed leaders in the

Nasima registers with the Herat Chamber of Commerce

Nasima joined Zardozi in May 2013. She already had a small shop in her community but she soon took a loan and set up a larger shop in the local town. She shares the duties of being in the shop with her daughter and son. She is also a small trader, visiting Iran twice a year to sell on average \$1,000 worth of Afghan products (fabrics and children's clothes) for about 35% profit.

In order to facilitate her trade Zardozi helped her to register with the Herat Chamber of Commerce and to get a business licence and a business passport. Her licence costs her \$166 per year but she finds it is worthwhile.

community. The ratio will be around 1 Kadar for every 3-5 ECMs/CBCs. Motivation was achieved through a training course originating in PEKKA (see last quarterly report). The PEKKA training course consisting of 3 modules was adapted for Afghanistan by the Zardozi team and trialled with two groups of ECMs in Kabul. The results were encouraging, ECMs were enthusiastic and the message was well understood. Zardozi now plans to discuss with ECMs the following roles for NJ members

1. **Executive Committee Members (ECMs)** – elected representatives of the women in one CBC. Their responsibility is to manage the CBC (for the time being this will be in collaboration with Zardozi staff) and to ensure that the needs and complaints of clients are heard and followed up.
2. **Service Providers** – clients who are local experts in a skill that other clients are ready to purchase for a fee. Zardozi will work with these local experts to improve their skills. Service Providers will provide services privately and also through CBCs (see Section 2.2.2).
3. **Kadar** – these are women selected by Zardozi and other Kadar, who are committed to helping their community and furthering the cause of women. In return for expenses and an honorarium they will provide leadership to ECMs and will generally work towards replacing Zardozi in terms of management and supervision of implementation as well as providing a local social action dimension to the programme that does not exist at present. The concept of Kadar comes from PEKKA and is crucial to the PEKKA programme in Indonesia (see previous report).



Nasima's business is registered with the Herat Chamber of Commerce

Cost recovery

Cost recovery decreased mainly due to a decrease in Herat NJ income – the cause is under investigation and will be reported next quarter (TB 1.3 and TB 1.4).

Feedback surveys

One feedback survey was completed during the quarter on the subject of loans. 93% (31 out of 33 women) said they were satisfied with the loan system. Two women said they preferred the previous system which was less rigorous in checking loan purpose and repayment guarantee.

Table 2.6.3 Building sustainability, Achievement against target, Apr-Jun 2015

Outcome Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period
TB2.1	Number of member feedback surveys on specific services	-	4	0	1	1
BA 2.2	Percentage of female producers reporting satisfaction with NJ services	-	75%	-	100%	NA
TB1.3	Average quarterly CBC cost recovery	-	7%	10%	7%	NA
TB1.4	Average quarterly NJ cost recovery	-	5%	14%	3%	NA

2.6.4 Empowering women through information and confidence building

Successful women celebrations

Three successful Woman Celebrations were held during the quarter (TB 3.2); these events continue to be popular with clients the majority of whom who aim to be selected as successful woman.

Social protection initiatives

It had earlier been reported by clients that child care was one of their biggest issues and as a result, earlier in the year, staff were working with ECMs on childcare initiatives. In the end however, it was found that clients were not fully agreed that they wanted childcare initiatives so it was decided at the end of the last quarter, to leave child care for the time being and focus on psychosocial services which seem to be widely successful in other agencies.

Staff during this quarter therefore investigated providers of psychosocial services and finally selected PARSA in Kabul to provide information to clients and ECMs to see if they are interested in following up this idea. The first discussion will be held in October (TB 3.3).

Table 2.6.4 Training and confidence building initiatives, Achievement against target, Apr-Jun '15

Output Indicator		Transition target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period
TB3.1	Number of NJ members trained on rights, gender and civil society	150	91	63	154
TB3.2	Number of civil society events organised by NJ	6	2	3	5
TB3.3	Number of social protection initiatives for NJ members implemented	6	0	0	0

2.7 Lessons learned

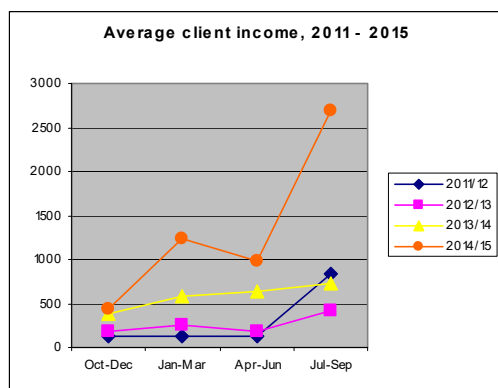
2.7.1 Women's awareness of potential of achieving positive changes through social mobilisation

Since all ECMs and most clients have attended training in: gender, civil society, leadership, good governance and rights it was assumed that they are aware not only of the situation of women and girls but also of the possibility of achieving positive changes through social mobilisation. In the event, when the training on vision and aspiration was given to ECMs it was surprising firstly how slow they were to agree that women can be effective change agents in the community and secondly, how excited and motivated they were once they were convinced.

2.8 Innovative/new ways of working

2.8.1 Mobilising women for positive change

The training modules on vision and aspiration will be provide to all clients in future. However following up these modules with further training on community-level action will be given to Kadar (see Section 2.6.3) and ECMs only in order to manage the level of change aimed at and thus avoid any backlash. It is planned that the vision and aspiration training will be provided to clients by Kadar rather than staff, as another step on the path to programme sustainability.



3. Impact

3.1 Income data

Table 3.1.1 Average client income increase over baseline by quarter and year

Although the variations in client income have been relatively consistent over the

past 4 years indicating that there is a degree of validity in the data, nevertheless the M&E consultants who will be working with Zardozi in Oct/Nov will be asked to review the method of collection and calculation of this data so as to ensure quality.

	2011/12	2012/13	2013/14	2014/15
October - December	123%	178%	374%	436%
January - March	130%	248%	590%	1,232%
April - June	132%	178%	629%	986%
July - September	836%	413%	728%	2687%

Table 3.1.1 Programme impact on income, Achievement against target, Apr-Jun 2015

Impact Indicator		Transition target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Total Transition Period
1	Average increase in income over baseline	400%	986%	2,687%	>400%

3.2 Impact research - empowerment

During the quarter, research on programme impact on women's economic empowerment was started: questionnaires were drafted, field tested and data collection was carried out in 4 regions. The results were analysed and a report prepared by the consultant Sippi Azarbaijani-Moghaddam (see Annex 5 for details of Transition milestones and Annex 6 for a copy of the report).

Muzhgan has increased agency

Before Muzhgan joined Zardozi her husband would not allow her to leave the house. It was with very great difficulty she persuaded him to allow her to attend the Zardozi training. At first she had to do tailoring only for her relatives, not even her neighbours because of her husband's restrictions on her. Within 6 months however, her relatives were talking so much about the quality of her work and there was so much pressure from neighbours to be able to put orders with her that her husband reluctantly allowed her more independence.

Although Muzhgan is still not allowed to go to the bazaar to get orders from shopkeepers, she can attend training and go to NJ Office, Zardozi office and local CBC. With such achievements in 6 months, who knows what a year or two will bring.

4. Monitoring & evaluation

4.1 M&E documentation and capacity building

During the quarter M&E Unit continued to work with Programme Director and Director to develop effective ways to use the new M&E Assistants posted to regional offices. For example it was decided to bring one M&E Assistant to Main Office every month after submission of reports, to discuss weaknesses in reporting and any difficulties faced in Regional Offices.

The planned consultancy was advertised, selection of a consultancy firm was set for early October (see Annex 5 for details of Transition milestones).

5. Progress against Transition milestones

See Annex 5 for report against these milestones.

5.1 Strengthening Zardozi

5.1.1 Governance and succession planning

Consultants interviewed Zardozi staff and a report will be prepared shortly.

5.1.2 Operational development and financial management

Oxfam carried out a review – discussions on the review will be held next month.

5.1.3 Business strategy paper developed

Preparation of this paper was delayed as the Consultant was busy working with Zardozi and MOLSAMD (see section 5.2 below).

5.2 Integrating Zardozi experience into national policy and programmes

Zardozi worked with MOLSAMD and finalised an Action Plan which was submitted to the Senior Officials meeting in September. Zardozi continues to work with MOLSAMD to draft a proposal for a National Priority Programme on WEE which the President's office wants submitted before the end of the year.

5.3 Multi donor engagement and sustainability

5.3.1 Public Information Unit

A young Indian journalist has been recruited to replace the Australian journalist who has been writing the newsletter but who is now returning to Australia.

5.3.2 Funding proposals

The application to DFATD made jointly with DRC has received positive appraisal from DFATD. If it is approved, it will bring in around \$5,000 per month for 2.5 years. An overall fund raising plan including plans for integration into the local economy by fundraising with local companies will be pursued during the next quarter.

6. Risk management

See Annex 2.

7. ON Management

The Oxfam Novib team working with Zardozi continues to advise and support as needed.

Annex 1: Market Research, Dubai, UAE

27th –Sep to 3rd Oct 2015

Participants - Shugufa Yousofzai, Market Consultant ZP, Laiq Samim, Programme Director and Tahira Afridi, Director ZE

Shugufa Yousofzai's Report

Objective:

Showing the ordered samples of Jewellery with complete price from Mashal Gity to Dubai Market. Market research for both jewellery and Saleh Fine Silk and Other products of crochet & Kandahari

Meetings & Visits

Below is the list and detailed notes on meetings we had during the research time.

SJMI Roxy Group

Showing the lapis Lazuli new bead jewellery sets with the required prices that they had asked for, both the old designs were with use with new prices and the new sets which they ordered. 20 sets of the stock were sold to this company as samples on 28th of September and on 30 of September SJMI Roxy Group asked as to come we end they had some of our products of display we took the photo and they have placed order of 50 set and also ask for showing them some new design with these beads.

Below are the pictures of the lapis design

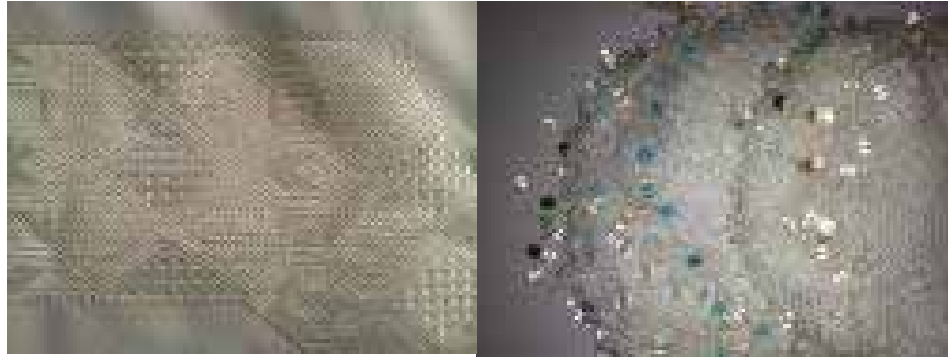


Gallery Hamadan

Following up with Gallery of Hamadan with Mr. Salaam the Manager they were displaying the sample products of Zardozi on first week of October and we met with Home Centre sales manager that they were interested to work with them but they want to do their own design and sizes with the Kandahari design and tar shomar design but the home centre says that if these pattern you provide them with machine work rather than hand work then it will go much better because the price will be very low

BANGUL TRADING L.L.C.Br:

We visit bangle shop in Qeeti market they collected a Kandahari embroidery samples and they purchase 16 set of plate holder from crochet the order some with camel design on plate older with golden thread we place the order ..

**Al Jallaf Jewellery
L.L.C**

We found Al Jallaf Jewellery company where they purchase 5 sets of lapis bead bracelet and necklace, and they say if it sell then we will place big order minimum 50 set multi design the price were acceptable.

Jewel Trading L.L.c:

We found this Jewel Trading company on this visit and they like the samples we put 2 set of lapis bead jewellery as consignment as they were not so sure whether it will sell or not but they show a pair of earring with was made our of blue beads they asked as to copy design and make them in lapis the price should not got more than \$15 we have place this order too with Mashal Gity the picture is below.

Summary:

Trip to Dubai arranged by Mrs Tahira Afridi and myself from 27 September to 3rd October the main plan for this trip was visiting the client which we had samples and showing them new samples which the ordered and find some new wholesale buyers we found 2 new buyers for jewellery order new design accepted and the price were also good we had a meet with a new buyer from home Centre they like the products and they asked for small swatches on machine work to make less the cost.

Tahira Afridi's Report**Objective:**

To follow up on the leads collected from the previous markets research trip, identifying new markets, walk through Hotel Show

Meetings & Visits

Following is the list and detailed notes on meetings with interested leads from previous market research visits

Follow up meetings:

Al Jabel Gallery:

Unfortunately Al Jabel gallery is not interested to work with us due to the high prices of our products and also they deal mainly in metal and glass products from china and textile is not a big seller at their stores across Dubai.

Gallery Hamadan:

First consignment products from Zardozi were delivered for market testing. \$1500 worth of products including tunics, cases and bags, pillow covers and jewellery will be displayed at their various outlets. Follow up required.

Chuk Palu Rugs:

Samples of Pillow covers were given to them for market testing during previous trip but unfortunately they were returned due to lack of interest by the customers and also the shop is having internal problems.

New Leads:

Home Center:

Lead from previous market research trip; a meeting was arranged to meet the Head Buyer at the Home Centre office in Jebil Ali. Samples of Kandahari and tar shumar pillows were shown. They showed interest in some of the pillows and want further information from us on the construction and pricing of the pillow covers. Pictures and information will be sent to them shortly, heavy pattoo was introduced to them as bed throws. There is a possibility to work with them in the future. Follow up is required as if an order is placed it will be in large quantity.

The One:

Another leading home furnishing shop in Dubai was contacted through email for a meeting several times but unfortunately no reply was received. After several calls we got in touch with one of the staff. We were advised to drop the samples at one of their stores and later follow up. In a few days time we will call them. Follow up required. They can be one of the potential buyers for Zardozi products.

Beach Shops:

Hotel Le Meridian, Westin and Millennium were visited in order to survey the beach shops and get contact information. Gauge Kaftans with matching beach bags were taken as samples. Interest was shown but again the price was a factor that needs review. Samples were left with them. Contact information in Annex 1

Hotel Show:

Hotel show was attended to survey the types of products exhibited at the show and to see if Zardozi products could be sold through this venue. The show was divided into different section but our interest was in the interiors/lighting/design. Booths with pillow covers and bed throws were visited to check the prices and quality. One option is to contact the current vendors selling home furnishing products like pillow covers and other home furnishing accessories and sell through them. The second option to attend the show as an exhibitor is risky as the traffic mainly at the show was towards metal and glass interiors like chandeliers, electric goods, kitchen equipment etc. Textile products were not too popular.

Conclusion:

Several Market Research visits have been conducted in the past year. Different markets were surveyed; high end galleries and souvenir shops at the malls, low end shops at the tourist hubs, hotels shops for beach wear and big home furnishing stores like The One and The Home Centre. Meetings were arranged with the owners or the head buyers, samples for different categories were shown or sent to the concern persons. Zardozi products were liked and appreciated but the price point was where the concern was shown. Dubai is flooded with cheap products made in China and India. Hand embroidered work lacked interest at large but some galleries and home furnishing stores are considering to work with us. Zardozi product is exhibited at one of the leading gallery, follow up on the sales is required and will be closely monitored.

Next step is to continue working on the leads collected from previous market research trips and start looking for distributors to help promote and distribute Zardozi products in Dubai. Work on product development and price points which are a crucial factor in slow progress with Dubai market. Professional help is required for product development and distribution. Also if Zardozi and other partners are introduced in Dubai high end market by an international contact it will help speed up the process. ByHand consulting can be considered to do the job.

Annex 2: Risk Matrix

Risk	Probability	Impact	Mitigation Measure	Residual Risk	Update Transition - Quarter 1
Strategic Risks					
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 is poor in most areas but particularly in Jalalabad
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 is poor since donor funded support projects and military support have been reduced
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.	Low	GoA plans to further strengthen support to female entrepreneurship
• Operational Risks					
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.	Low	Some agencies continue enterprise groups and skills training for women
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	Situation has improved
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' lack of access to markets to	Low	Medium	• ASK will include an ombudsman for home workers. All ASK 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

Risk	Probability	Impact	Mitigation Measure	Residual Risk	Update Transition - Quarter 1
increase their own share of profits over 30%					discussion

Annex 3 Puli Khumri survey

18-19 May 2015

Baghlan Province - summary

Baghlan Province is situated 250 km north of Kabul. The recently constructed main North-South road links Baghlan with Kabul and a number of other major cities in Afghanistan, providing good access to markets. Pul-e-Khumri is the provincial capital and urban centre of Baghlan Province; rural Baghlan has broad ecological diversity that features large areas of fertile land through permanent irrigation and big canal systems stretching along the Baghlan River and including parts of the Kunduz River Basin that extends from Khenjan in the South to the boundary of Kunduz Province in the North. Approximately 75% of productive land is covered by a few remote villages. The majority of the population in Baghlan belongs to a middle class. Sporadic factional fighting flares up in a few districts but does not impede economic growth in the Province. The sectors with main growth potential include agriculture, medium-sized industries, and small and medium enterprises. The other necessary information are as following:

Puli Khumri

<i>Population of Puli Khumri</i>	Number of males	Number of females	Total
population	97,890	93,750	
191,640			

Puli Khumri is a district of Baghlan Province, Afghanistan. The population of the district was estimated to be around 191,640 in 2004.^[1] Tajiks are around 50% of the population and make up the majority in the district, followed by 30% Pashtuns, 10% Hazaras and 10% Uzbeks.^[2] Pul-I-Khumri has 83 villages

Natural Resources

a-Water: The Northern side of the Central Highlands get substantial snow during the winter months. Heavy

Spring and summer snowmelt runoffs from the surrounding mountain. The Baghlan River plain between Khenjan and Baghlan Jadid Districts has large irrigation canal systems

b- Crops

While *wheat* and *rice* continue to be the main field crops in the Pulekhumri, increasing areas are cultivated with *cotton, potato and fodder crops* like alfalfa, maize, barley and triticales.

Vegetables liking water: melon, carrot, onion, tomato and okra find increasing markets.

c- Livestock

Pulekhumri has a *tradition of high-quantity milk production*.

Financial services

Formal financial services are available in Baghlan through financial institutions offering individual loans, group loans, special loans for trade etc., micro leasing and other products.

The First Microfinance Bank

(FMFB), Kabul Bank and other institutions operate in Pul-e-Khumri. Financial institutions like ARMP, Oxus, BRAC, Finca etc. are also active in the Province. The formation of S&C Self Help Groups is about to start with the main clients being traders or individuals in need for trade loans. SMEs are more relevant clients than farmers. Statistics on financial services are available through MISFA and Projects like ARMP, Oxus, BRAC and others.

While financial services in various forms are available, the terms and conditions to operate in a volatile environment are problematic and often result in abusive service charges and complicated procedures. Informal loans are widely available through are largely provided at unfair conditions and mainly used as consumption loans by households, which often find themselves trapped in high levels of indebtedness.

Items on the survey were worded as positive statements or direct questions

Industries in Pul I Khumri:

As mentioned earlier that Baghlan is among the industrial zones, the province has factories of cement-i-Ghori, Afghan Textile, sugar and mines of coal. In addition, pylon making, silo, Spin Zar Company, Kamaz Enterprise and Agriculture Mechanization are among the government-run industries. The industries were damaged during the continued fighting in the country. However, fortunately, the Afghan Textile and Cement Factories are still operating.

The Afghan Pul-i-Khumri Textile factory is located in the capital city, which was established in 1936 and started production in 1942. The factory has 3,500 to 3,700 employees. It merits mention that the Afghan Pul-i-Khumri Factory was expanding annually and it had produced 21 million meters San piece in 1963. The Ghori Cement Factory in Baghlan province, which contract was inked between Afghanistan and Czech Republic in 1961, produced 200 tons cement within 24 hours. But its production capacity was raised by two times after the completion of its second stage.

The second cement factory has production capacity of around 1,000 tons cement and having 700 employees, which was established in 1950. Currently, the factory has 750 employees with the old factory generating capacity soars to 200 tons and the new factory produces 800 tons cement. There are seven coal mines in the province including Karkar, Dodkash, Ahan Dara, Tala Barfak, Deh Sala and Chinarak mines in Nahrin district. Baghlan sugar factory was set up in Baghlan industrial park in 1940. The factory was made functional for four months annually and produced 111,000 bags of sugar within 24 hours.

The survey took place in Puli Khumri through an interview which Eng. Ata had with director of plan and statistic in Puli Khumri MOWA office. Director of Plan provide information regarding some NGOs which are working in Puli Khumri which is listed below:

Name of NGO	Sector	Gender	
Dutch Committee	Agriculture, Livestock, Process of dairy	Men and Women	
ICARDA Goat Milk	Dairy	Women	This organization works with 112 women which gives two goat for one women and the end of year receive back yearling and give the yearling to other women
AWRO	Legal trainings	Men and Women	This organization give trainings for 6 month for 30 men and women then each participant is responsible to train 15 other men and women
HLP	Kitchen gardening	Men and Women	This organization have activities in remote area of Puli Khumri not in city
Aga Khan Foundation	DDR projects		AKF work in districts and city
SEWA	Food processing and tailoring		

Note: One new NGO wants to start activities in Puli Khumri in microfinance but Director of Plan do not have details information regarding mentioned NGO.

Meeting with Ms Rahila executive director of MOWA in Puli Khumri

Ms. Rahila mentioned women in Puli Khumri are mostly involved in tailoring, handicraft, crochet, restaurants, shops businesses.

List of some women who have small business was provide by Ms. Rahila which is listed below:

Name	Business	Contact Number
Zarina	Tailoring (bed sheet)	0772600142
Shirin	Producing wool products	0796674910
Torpekai		
Nadira	Restaurant	0796674910

Ms. Rahila points out some challenges which women faces in Puli Khumri

- Markets in Pulikhumri are very small
- Business women don't know marketing procedures (how to market their products)
- Security which is not good in Pulikhumri
- Financial problem which stops business women and men to invest in their business

Meeting with Lida director of Women garden in Puli Khumri

Ms. Lida provide information regarding SEWA project as she mentioned SEWA is currently working in food processing, and handicraft sector. In SEWA project 260 women are working. SEWA provides two type of trainings - training for learning skill: participants who pass the first training can join the second training which is upgrading skill. Ms. Lida said as handicraft business can't find market in Puli Khumri therefore SEWA stop producing handicraft. SEWA provide all equipment ,materials which is needed and salary of a trainer the rest of women who are working in food processing are receiving wages only not salary.

For these two sectors demands come through shopkeepers in Puli Khumri. Ms. Lida also mentioned regarding quality which women products has low quality in compare to market.

Discussion with Jamila tailoring trainer of SEWA

In SEWA there are two trainers one is in tailoring one is in food processing which each trainer receive Afs 8000/month. For trainees during trainings Afs 50/day. For producing any product wages will be paid.

How SEWA market its products

Mostly go to markets and private schools with a sample of our products if sample was acceptable for shopkeepers and school we receive orders. Sometimes shopkeepers give their own sample to make same products. Most of times there are some organizations which organize exhibition inside of women garden and all business women bring their products for showcase and sell.

Qamar Shopkeeper in women garden : Ms. Qamar mentioned I have long time experience about shop in Iran. Qamar said market was good but newly as time of visiting women garden is limited its 2 days per week so markets become down.

Nadira owner of restaurant in women garden: Nadira has restaurant and inside of women garden, she is selling different things inside of her restaurant . Nadira's product has good market. Ms. Nadira said one big problem among business women in Puli kauri is that they are not producing according to market demand that's why they don't have good market. Nadira said about Maxco that trained in tailoring and steel fixing.

Ms. Aziza: mostly people in Puli Khumri are working on livestock and poultry in Band Do area which some organization like Koh Noor, FU and Wedan has livestock project.

Samira: has worked in poultry, tailoring and literacy projects. Samira said mostly in Puli Khumri demand for computer and English language is more. Samira said a French office has a project on cotton. French office give cotton for women to separate cotton from its seeds. The office receive just seeds and give cotton back to women Afs 1,000 for a large bag. Samira mentioned in villages demands for beauty parlour is more there are some women who knows a little about beauty parlour but still need for more trainings. Samira said there is another NGO by the name of NDCO who works for women in capacity building and marketing.

Fatima: I live in Gaw Sawar area there is also more demand for beauty parlour but there is no women who have beauty parlour. Women from Gaw Sarwar are coming to city for beauty parlour which is difficult as city is far from Gaw Sawar.

Sediqa: member of development council said I had tailoring project in the village we were making samples for shopkeepers for finding order but when project finished all women lost their markets because they don't have financial support.

Zarifa : is a tailor she works for her neighbours in addition she make hair clip and sell it to shopkeepers.

Sweeta: She works in FMFB in Doshi district Sweeta assumed women are familiar in handicraft, tailoring, agriculture but unfortunately women don't have financial support.

Interview with Noor Alam Dutch Committee planning director in Puli Kurri

Mr. Noor points out some Holland committee activities in Pulikhumri

- Holand Committee support livestock in villages during livestock project we faced some problems like dispute of villager as every body wanted us to give them cow which was not possible therefore villagers argued among them finally we stopped the project.
- Cooperative of milk and diary process is established
- Value change is working in wool spinning
- Dutch committee trained people in central Baghlan, Pulikhumri and Dane Ghory for wool spinning demand for wool in Pulikhumri is less but in Mazar, Samangan, and Faryab demand is high.
- FAO trained a group of women in for keeping poultry but now it stopped
- Agha Khan foundation is working in handicraft sector
- HLP is working in livestock sector
- Afghan Turk is working on wool spinning which pay the labor Afs 50/Kg

Markets in Pulikhumri

- Pulikhumri has enough fabrics which cover fabric demand of local community.
- Women in Pulikhumri have access in markets (can go to markets)
- Pashtoon markets which has more than 300 shops its only for women related things
- Super market of Pulikhumri has more than 300 shops its also only for women clothes and dresses
- Zadran market which has more fabric and dresses shops

Market Research findings

- Demand for Afghan products is high but in low price
- Afghan handicraft is mostly preferred by local community women in villages

Annex 4 Definition of terms used in Table 2.2.1

Terms used	Definition
Employed	Earning more than Afs 1,000 per month
Dormant	Temporarily not working usually due to illness, involved in organising a family event such as wedding, or on a visit to another country or province
Under employed	Earning less than Afs 1,000 per month
Unemployed	Not earning at all
Graduated to other jobs	Is in salaried employment – usually teacher, skills trainer or cleaner

Annex 5 Progress against milestones, status at end September 2015

	Activity	Target		Progress
Strengthening Zardozi	Strengthening Zardozi	Review of M&E completed, manuals finalised and agreed improvements implemented	M1	Internal review continues, additional staff for regions in place and systems under development to improve regional data collection (see Section 4)
		Impact research completed, results feed into programme strategy	M2	Phase 1 of impact research completed (see Section 3.2)
		Governance systems reviewed, report delivered and agreed improvements implemented	M3	Discussions held with Board, action plan agreed - see Section 5.1.1
		Technical assistance on operational development completed	M4	Oxfam have completed an assessment, analysis report under process (see Section 5.1.2)
		Technical assistance on financial management provided, report delivered and agreed improvements implemented	M5	Zardozi will send Chief of Finance to training in November (see Section 5.1.2)
		Medium to long term operational and business strategy paper completed	M6	Delayed – will be ready in November (see Section 5.1.3)
Scale up of strategy	Area surveys and selection of new clients	2 area surveys completed	M7	1 area survey completed from Pule Khumri, Bamiyan survey planned for Nov (see Section 2.2.1)
		Staff and NJ workshop on new client selection completed	M8	New client selection will be on the agenda for the NJ Strategy meeting to be held in Nov (see Section 5.2.2)
	Intensive training and market integration of new clients	9 business and other training modules updated	M9	600 clients already trained using Harakat Toolkit Level 1 – all business training in future will be done using Toolkit (see Section 3.2)
		Impact research on training completed	M10	Will be started in November (see Section 2.5.2)
	Providing business and related support services	New SME business training modules developed, tested and in use	M11	Numeracy training module under process (see Section 3.2)
		6 pilot social protection initiatives launched	M12	Childcare initiatives dropped, psychosocial initiatives started with staff and NJ (see Section 2.6.3)
		NJ/Zardozi workshop on transitioning clients from micro business to SME completed	M13	Clients have been identified as small enterprise owners and re-classified as such (see Section 2.5.2)
	Market research and	6 UAE/India trade visits result in repeat orders	M14	Visit to Dubai completed in July and Sept (see Section

	Activity	Target		Progress
	development			2.3.1)
		Strategy for providing marketing support to WEE sector agencies finalised	M15	Discussions on going with other agencies (see Section 2.3.3)
	Institution building with Nisfe Jahan for sustainability and impact	NJ achieves federation – sets up a central committee	M16	First Federation meeting held in July in Herat (see Section 2.6.2)
		NJ strategy development workshops results in signature of MOU with Zardozi	M17	Planned for November
		Technical assistance results in strategy plan for financing NJ	M18	Planned for November – will be done with local technical assistance
	Integrating Zardozi experience into national policy and programmes	Pilot on integration of CBC with other local projects in 4 regions	M19	Under discussion with MOLSAMD (see Section 5.2.3)
		Discussions on going with national priority programmes	M20	Under discussion with MOLSAMD (see Section 5.2.3)
		Visit to PEKKA completed and lessons learned reviewed	M21	Visit to PEKKA completed in May, lessons learned reviewed and plans under implementation (see section..)
Multi donor engagement and sustainability	Multi donor engagement and sustainability	Public Information Unit established	M22	(see Section 5.3)
		Funding from at least one donor secured	M23	Plans are in place (see Section 5.3)
		Fund raising pursued with local companies	M24	Later in the year (see Section 5.3)



EARNING THEIR WAY TO EMPOWERMENT

IMPACT STUDY of *The Markets For Afghan Artisans Programme*

ABSTRACT

Evidence that by facilitating linkages to income earning and enhancing opportunities, Zardozi has enabled women to enhance their status in their families and communities.

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SEPTEMBER 2015

Contents

Introduction 36

Methodology 36

Women's Triple Role 36

Gender Reproductive Hierarchy 37

Gender Productive Hierarchy 37

Gender Community Roles 39

Status and Worth 40

Moving from a Risky Proposition to Enhanced Social Status 40

Concluding Remarks 41

Introduction

Zardozi is a local Afghan non-profit organisation which works with poor and uneducated Afghan women, providing them the opportunity to become micro entrepreneurs by giving them access to not only skills and business training but also market opportunities. Zardozi also provides access to continuing support through community-based business support centres to enable women to remain competitive over time. The purpose of this study was to examine the impact on beneficiaries from earning an income through Zardozi's programme, to understand the psychosocial elements of an empowerment process for women in their families and communities and to identify best practices that can be encouraged and replicated.

Methodology

Between April and July 2015 trained Zardozi staff conducted 76 (69 women and 7 children) interviews in Kabul, Mazar-I Sharif, Herat and Jalalabad, all major urban centres in Afghanistan. Zardozi started by discussing with women the differences which had occurred in their lives since they started earning an income. Through these discussions proxy indicators of change (see Annex 1 for proxy indicators) were identified and incorporated into a standard questionnaire used in the research (see Annex 2 for questionnaire). Women were asked to compare their situation before and after they started earning an income. The interviews were conducted with women who had been beneficiaries of Zardozi for between 3 and 49 months with an average of 15 months. Interviews were also conducted with seven children of these women. Caroline Moser's⁶ Women's Triple Role concept was used as the analytical framework for the study. The content of this report is based on the interviews. Analysis has been provided by a consultant with expertise in gender and social analysis in the Afghan context and familiarity with Zardozi's work.

Women's Triple Role

In Moser's Women's Triple Role concept, reproductive, productive and community gender roles exist within a hierarchy, where men at the top of the productive hierarchy control women in their reproductive roles. This concept views empowerment for women in terms of their gains in status within their multiple roles. Each role is described below, and adaptations to Afghanistan noted by the author.

Reproductive Role: comprises the childbearing/rearing responsibilities and domestic tasks undertaken by women, required to guarantee the maintenance and reproduction of the labour force. It includes not only biological reproduction but also the care and maintenance of the workforce (husband and working children) and the future workforce (infants and school-going children).

The Productive Role: comprises work done by both women and men for payment in cash or kind. It includes both market production with an exchange value, and subsistence/home production with an actual use-value, but also a potential exchange value. For women in agricultural production this includes work as independent farmers,

⁶ Moser, Caroline (1993) *Gender Planning and Development: Theory, Practice and Training*

farmer's wives and waged workers. This aspect of Afghan women's contribution, especially to the agricultural economy, is traditional and not linked with empowerment outcomes.

The Community Managing Role: comprises activities traditionally undertaken primarily by women at the community level, as an extension of their reproductive role. This is to ensure the provision and maintenance of scarce resources of collective consumption, such as water, health care and education. It is voluntary unpaid work, undertaken in 'free time'. Formal community politics, in contrast, is the purview of men and is usually paid work, either directly or indirectly, through wages or increases in status and power.

Gender Reproductive Hierarchy

In Afghanistan, women's efforts and labours in their gender reproductive roles are generally unpaid, unseen and unappreciated. Cultural norms dictate that women undertake gender reproductive tasks in exchange for men providing food, shelter and security for themselves and their children. Women in the larger households typical of Afghanistan find their place within a gender reproductive hierarchy based on socio-cultural norms dictating status, roles and behaviours. The ranking in this hierarchy is based on age, number of sons, physical attributes, level of education and a range of other factors based on context.

Most respondent's answers indicated that before they became Zardozi beneficiaries they existed somewhere in the lower ranks of the gendered hierarchy within their households. Though expected to perform all household tasks for their husband, children and in-laws, their participation in family life was largely passive. Some expressed the anxiety they felt when they first started their microenterprises about leaving the home, describing it as a mistake that could be punished. They reported that they could not express opinions, nor personal taste in dressing themselves (their clothes were purchased and selected by other family members), and their mobility was restricted.

Gender Productive Hierarchy

The research suggests that when women enter the productive hierarchy through paid microenterprise activities, they are released from some of the dominant behaviours of those in the productive hierarchy and offered respect and appreciation. Family members adapted to cover their gender reproductive responsibilities. Respondents reported that this happened by tacit agreement, in recognition of the financial benefit to the household. A small number of women respondents are the sole female adults in their household, and they must continue to both care for children and manage their work. Child respondents in this situation reported that they have to juggle studies and household chores while losing out on leisure time, socialization and play.

In the majority of interviews, women reported that they became more assertive, negotiated new choices (e.g. selecting their own clothes), and participated more actively in household decision-making once they started earning well. This suggests that in most families, mobility, control of one's time, social relations, conversations, and respect are dominated by financial considerations.

The gender productive hierarchy based on ability to earn an income is overlaid on the reproductive hierarchy within a family. Sometimes there can be tensions between these two hierarchies. For example, interviews showed that young unmarried girls who start earning will rise in status to a certain extent within the productive hierarchy but there are limits to their influence as decision-makers within the reproductive hierarchy. Another example was provided by a small number (less than 5%) of women who spoke of husbands who only grudgingly let them work. In such cases financial demands or difficulties force husbands to override any negative feelings they may have towards their wives working.

Additional factors must be taken into consideration when examining the behaviour of those within the productive hierarchy. In Afghanistan's post-conflict environment where political stability is weak and there are high levels of poverty, the family unit ensures survival through a number of different processes, the most critical being economic. Where the external context is perceived as riddled with risk, the household head will try to minimize risk within the production unit by strict control of those outside the productive hierarchy. As interviews clearly demonstrated, this is done by controlling all activities associated with additional expense i.e. mobility, shopping, education, attending social events and engaging in hitherto untested income generating ventures. All of these activities are considered impossible without money and the male and his parents as the heads of the productive and reproductive hierarchies limit how the family's income and assets are spent.

In the interviews, women report that most male heads of families have financial concerns which lead to all sorts of negative social interactions with non-earning family members, notably wives e.g. violence, aggressive speech, criticism in front of others, restricting mobility, unrealistic expectations on the performance of household chores. However, all women interviewed reported that the behaviour of their husbands improved after the financial burden on them was eased. The study also examined relations between mothers and children, with the majority expressing an improvement in this relationship once the mother started earning. In a few cases, children explained that their father's relations with them also improved once the mother started earning.

Interviews revealed that when a woman becomes part of the productive hierarchy she has greater leverage in decisions on the marriage of children or, if she is younger, her own marriage or that of her siblings. This is most likely associated with making decisions about the financial costs associated with marriage and potential children. A son's engagement and marriage is costly and if he is not earning an income, the addition of a bride and grandchildren is a high recurrent cost. A daughter kept at home also has living and education costs associated with her presence. The financial considerations are of course offset by a number of other considerations – alliance building within families and communities, emotional considerations and a number of others. Fifteen percent of women interviewed were able to prevent an engagement they felt was unsuitable either because of young age or the character and situation of the proposed bride/groom and in one case a daughter being exchanged in marriage to end a family feud⁷. Two

⁷ This is called **baad**, a traditional practice of settling disputes among [Pashtun tribes](#) in [Afghanistan](#) and Pakistan in which a young virgin girl from the culprit's family is traded to settle a dispute for her older relatives. This may involve being used as payment for a financial dispute or as a means to avoid larger or longer-lasting arguments and grudges.⁴

interviewees claimed to have talked their husbands out of taking a second wife and the only two women who admitted to domestic violence said that their husbands, although still aggressive, had stopped short of violence since they started earning their own income.

When women enter the productive hierarchy they are seen as having the ability to 'solve problems'. When women interviewed spoke about family members discussing 'problems' with them the majority usually meant they purchased something for, or provided a loan to, someone who needed money. There were few mentions of other types of problem solving e.g. sons having fights at school. Evidently the ability to give or lend money automatically raises individual status in the productive hierarchy. What is unclear is how often the loans are repaid to women.

According to the interviews, women are largely left to spend their earnings as they will. They report that they mostly spend money on items for the home, clothes for themselves and their children, social occasions and gifts unless household need requires them to cover core expenses. They will also ensure that health, education and food costs are covered, especially for children. One way of showing their love for their children is through buying them special items.. The majority of children interviewed said that their working mothers have the peace of mind to spend more quality time with them than before they worked. A large number mentioned purchases for other family members and loans for immediate family members. A few reported making investments in jewellery, land and property (ownership unclear) and other productive assets.

Gender Community Roles

Interviews clearly indicated that the ability to earn moves women towards the gender community hierarchy, creating space for them to engage with the public domain. Moser's conceptualization of women's community role does not fully explain the situation in urban Afghanistan. In the case of women running small businesses out of their homes, there is a category of activities which place women on the border between private and public⁸ thus defining a new type of community role for them. For most, products and services are targeted to women customers and as such, their interactions are with women within the unspoken social confines and rules.

Women who are trained by Zardozi may become visible in the community as having a skill and providing a professional service. All women interviewed felt that they were accorded more respect by their extended family than previously. The majority also observed a more respectful attitude towards them from their neighbours and community.. Some women reported providing charity or largesse, signalling themselves as a powerful personality and patron to others. They reported receiving more invitations to social events, with expectations to reciprocate with hospitality. This demonstrates that when women enter and rise in this hierarchy they are approached by extended family, neighbours, potential clients and others for their opinions and services in certain sectors. The interactions generally remain confined to members of the same sex according to acceptable social norms.

⁸For an explanation of the history of this phenomenon see Azarbaijani-Moghaddam in *Nation-building unravelled? : aid, peace and justice in Afghanistan* edited by Antonio Donini, Norah Niland, and Karin Wermester (2004).

Interviews reveal that when women start earning they are considered to have enough judgement to be allowed out on their own. Mobility is granted on the assumption that women will continue to dress and behave appropriately and that they will only visit socially sanctioned spaces, such as community business centres. Their mobility improves and they are allowed to move from the private sphere of the home to the public sphere and the market. They are now perceived to have access to new contexts and sources of knowledge, which have traditionally been the domain of men. Through skill training at the community business centre for example, women gain access to an information source on a range of small businesses from backyard poultry to fashion and dress. Thus many women who, for example, complete a Zardozi tailoring course and regularly visit a community business centre are suddenly being approached for their opinion on fashion and dress sense.

Status and Worth

Interview results showed that status within each of the hierarchies above gives individuals a sense of worth according to where they feel they stand within their families and social networks. When women are not in the productive hierarchy they are often plagued with feelings of low self-esteem and guilt, which can be compounded by frequent reminders of their place both private and public from higher status individuals in both hierarchies. A self-perception of low worth and status may limit their aspirations, opinions and mobility. Their interview responses suggested that before they started earning, women unquestioningly take on all household chores and rarely, for example, asking their children to assist. When they start earning, they start delegating tasks.

Moving from a Risky Proposition to Enhanced Social Status

Women are considered a risky proposition by the productive hierarchy and those at the apex of the reproductive hierarchy (e.g. mother-in-laws) until they gain experience as income earners. Their families often do not believe in women's abilities until they see results. Once they have demonstrated capacity through their own initiative and have earned a place in the productive hierarchy, mobility and social risks are perceived as having been reduced and less control is exercised over these areas, making them significant status and empowerment indicators.

The riskiest proposition for women and their families is to initiate income generating activities that require mobility outside the home in the first place. Most women interviewed had initially been discouraged by their families from starting a micro business because of perceptions of their low capacity, and the social and financial risks involved. Women had to persevere with strategy and caution to demonstrate their capability over time.

Women's mobility has social and financial risks attached and therefore whilst women are not earning an income it is discouraged. This also has to do with control of those considered low status in the gender reproductive hierarchy and perceptions of their low capacity. Most women reported that after earning, their mobility improved, and in particular she was given freedom to be independently mobile. Once a woman starts earning she is assumed to understand the value of money so it is no longer a risk to allow her to purchase goods or to go shopping on her own. Once she is earning, in most cases she has to be consulted on items being purchased for others and for the household.

Similarly, social occasions require new clothes, gifts and transport costs, and therefore women from low income families who cannot contribute to household income are discouraged by the productive hierarchy from socializing. In addition, family and neighbours will avoid visiting households who are known to have restricted financial circumstances so as not to burden them with additional costs; at the same time, low income women will not be invited anywhere because they cannot reciprocate with hospitality. are also limited for non-productive women. These social restrictions lead to isolation, shame, and reduction opportunities for recreation and networking opportunities among potential customers. Once a woman is earning she is allowed to socialize because she can cover all the associated expenses and her opportunities increase.

There are also factors related to social risks. The reputation and social standing of a family combine to create the concept of 'face'. To manage 'what people say', in most families apex family members limit and control the activities of others. The interviews reveal that the financial risk of not letting a woman earn an income by leaving the home overrides social risks associated with the gossip that may ensue if she does. Most beneficiaries' male family members ignore gossip about their female relatives and allow them to pursue income generating activities.

One of the important long term and generational positive impacts of programmes like Markets for Afghan Artisans becomes clear from interviews with children. All of the children interviewed spoke positively about their mothers going to work, even though there was adaptation and challenges involved. These children are from a generation being socialized to respect their mothers' initiative to support their families through work. The boys and girls in these families are growing up understanding that women can handle money, make business and family decisions and have a career. These boys and girls grow up considering it less of a risk for women to open businesses once they are adults.

Concluding Remarks

Zardozi has played a pivotal role in creating an opportunity framework for women and helping them manage the risk of their initial investment in business activities. The study reveals that when women are successful in sustaining an income, the productive hierarchy within families will encourage women's continued production unless other social factors are at play. Zardozi's practice of success celebration⁹ is a powerful means of demonstrating the possibilities for women within their families and building acceptance for their business activities within their communities.

This study demonstrates clearly that when women earn their own money they increase their status in the family and enter the mainstream of daily life in Afghanistan. They can join in financial discussions, decision-making and spending simply because they are earning. Their opinions hold value. They are suddenly admitted into the 'knowing' circle who understand the cost of things, can be trusted to negotiate well and can therefore be allowed to shop alone. Since money is considered the lifeblood of daily existence, these

⁹ Zardozi developed and pioneered regular community level celebrations of 'successful' women. In general this means women with the highest income or the greatest number of employees or who have overcome the greatest odds. The celebration is a simple ceremony of speeches and gifts; with aim of encouraging other women and girls to develop aspirations and self-confidence, and to educate men to perceive and accept women's increased economic contribution and agency.

women are accepted by the family as suddenly knowing about life. In a socio-economic landscape dominated by thoughts, conversations and activities related to earning, spending, having and not having money, when a woman starts earning she suddenly becomes visible and viable in that landscape. Her possibilities for participation in social and community life also shift dramatically.

Annex 1 – Proxy Indicators

On the basis of discussions with women about how their lives have changed the following proxy indicators for 'empowerment' were identified:

Appreciation by the family of the woman's efforts

1. Overt statements of appreciation from family members
2. Assistance in woman's own work by family members

Freedom to take decisions

3. Is she brave enough to speak up when decisions are being taken
4. Do the traditional decision-makers listen to her
5. Is she allowed to purchase for herself and other family members

Restrictions on mobility

6. How much restriction is there on her leaving the house

Is there equity in her status in the family

7. How much criticism is there when she makes a mistake
8. Does her family criticise her in public
9. Does her family share personal problems with her
10. Does her family encourage her to better herself
11. Does her family show her compassion when she has a problem

Annex 2 – Client interview sheet

Name of Interviewer	
Date of Interview	
Location of interview	
Name of interviewee	
ID #	
Joining date Zardozi	
Manbeh name and ID	
Business category	
Age of interviewee	

Ask the client:

Do you feel that your family and your community respect you? Ask for examples

Has this changed since you started to earn your own income? Ask for examples

Write down and record what she says.

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Indicators:

The interviewer needs to make sure that the following questions have been answered by the Client during discussion. These questions can therefore be asked after the first part of the interview is completed or during the first part of the interview as long as that does not stop the Client from saying what she wants to say rather than what we want her to say.

Appreciation by the family of Client's efforts

1.	Do your family members ever show you that they appreciate your efforts? How do they show this – for example do your family members ever give you gift or say thank you for appreciating your abilities, assistance support and your achievements? Did they show this or other appreciation before you started earning income – give examples?
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2.	Do your family members (including husband, mother-in-law, and sister-in-law) help you with your own work, for example who takes care of your children when your workload is too much or when you go out for work? What was the situation before you started earning an income – give examples?
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Freedom to take decisions

1.	Is there habit of consultation and exchanging the opinion between your family members? If yes, how much do they listen to your opinion? Give examples How much do you have influence or are involved in own and household decisions? Does your husband listen to you and how much attention does he pay when you are talking? If your husband or others family members wants to take wrong decision can you persuade them to stop doing it? Who is the decision maker of your house? Are you brave enough to argue or give opinion in your family? Are you able to ? What was the situation before you started earning an income – for example were you able to disagree with your husband in the past and how did he respond to your point of view?
2.	How much do you have restriction of purchasing, for example do you buy the things you need for yourself or do your family members arrange for you? Give examples. What was the situation before you started earning an income – give examples?

Restrictions on mobility

1.	How much restriction is there on you leaving the house, for example, do you have to get permission to go out for work or for purchasing? Can you participate in weddings, celebration and events whenever you want? What was the situation before you started earning an income – give examples?
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Belief in you as an equal member of the family

1.	How do your family members trust and believe in your abilities and yourself, for example, do your family members (including husband, mother-in-law, and sister-in-law) accept your mistakes if you having messed up? What is your family members' behavior when you make a mistake? What was the situation before you started earning an income – give examples?
3.	Do your family members demean or criticize you in public? Does your husband say bad things about you to his family or your family members? Give examples. What was the situation before you started earning an income – give examples?
4.	Do your family members share their personal problems with you? Give examples. What was the situation before you started earning an income – give examples?
5.	Do your family members encourage you to be better than you are? Give examples. What was the situation before you started earning an income – give examples?

6.	Do your family members show compassion when you need it? Give examples. What was the situation before you started earning an income – give examples?
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