



Zardozi – Markets for Afghan Artisans

Durable marketing solutions for women producers and entrepreneurs

Oxfam Novib A-1939-3
Quarterly Progress Report

1st April – 30th June 2015



Clients learning a new embroidery technique

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
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Acronyms and explanation of terms

Explanation of terms

Client	Woman who has been trained by Zardozi in business and skills
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
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
TFC	Trade facilitation centre – now known as New Business Line
WEE	Women's Economic Empowerment

1. Executive Summary

During the first 3 months of the Transition period good progress was made not only on continuing current operations but also on strengthening Zardozi as an institution and NJ as a sustainable support organisation and positioning Zardozi in the Afghanistan WEE sector. Plans were agreed with Oxfam and consultants on technical expertise needed to achieve Transition milestones.

A visit to PEKKA in May was particularly useful as their success in creating Serikat – a sustainable women’s support agency - provides both motivation and guidance to Zardozi as to how NJ can develop in future.

Improvements were achieved in the Zardozi M&E Unit, new staff were recruited for each region and the first M&E SOPs were drafted. Management of data was reviewed and plans for future improvements put in place for the remainder of the year.

Two new CBCs were established and 157 new clients joined the programme bringing the total working clients to 2,765 and total CBCs to 86. The average number of women employed by each client is 1.64 for the quarter making a total of 7,300 women in employment. 86 women took a loan to purchase sheep for the Eid ul Adha market, 11 more opened beauty parlours. Zardozi tripled the income of a group of wool spinners in Kabul by training them to use spinning wheels. Work continues on finding ways to further increase their income. In the past 3 months 123 women formed their own ROSCA savings systems – this development is already having unforeseen ramifications in terms of stronger inter-client cooperation and new business initiatives. Three new garments workshops were set up bringing the total to 19 most of them established in the past 6 months.

Surveys and discussions were started on how to support lead business women to move from micro to small entrepreneurs. Clients continue to strengthen their ownership of the Mazar NJ Regional Office expanding their usage and demonstrating their eagerness to undertake more responsibilities. Kabul NJ also started the process of establishing their own office, although their office is still located within the Zardozi office for financial reasons. The NJ Central Committee was elected during the quarter and discussions held with NJ leaders on expanding NJ responsibilities, childcare initiatives and ways to improve selection of new clients.

Research into measuring women’s increased empowerment as a result of the programme was started yielding interesting and impressive results which are still under process.

Humaira changed her life in 3 months

Humaira’s family moved to Kabul to escape the fighting in Behsud when she was a baby. She and her siblings often went to bed hungry although her parents did their best to feed them by working in a bakery. The siblings all worked to make carpets from the age of 5, when she was ten, one of her brothers fell to his death in the carpet making factory, the family never got over the tragedy. Her parents worked so hard that sometimes she did not see them for several days but eventually things improved a little for the family and Humaira started to do a little embroidery work for her neighbours but she never thought she could work for shopkeepers.

Humaira says, “Zardozi has been a golden chance for me to get out of my cage which was surrounded by carpets and weaving. I had a dream about going to school or at least to be in a class even a religious class but I never got the chance. Now I have finally become a student and I attended trainings in Zardozi. I am so happy, I feel like a blind person feels who gets eyes.”

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 3,748 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, June 2015

STATUS OF ALL WOMEN TRAINED SINCE 2009	Number	%*
NJ members who are Employed, Dormant, Under employed, Unemployed or Graduated to other jobs**	2,451	65%
Non-NJ members with a micro business	314	8%
Total Clients with a micro business	2,765	74%
Number of women employed by clients (1.64 per client see Table 2.1.2)	4,355	
NUMBER OF CLIENTS PLUS WOMEN THEY EMPLOY	7,300	
CLIENTS NO LONGER WORKING		
Sick or no longer allowed or willing to work	253	7%
CLIENTS - STATUS UNKNOWN		
Moved to another area or located in now insecure area	730	19%
TOTAL WOMEN EVER TRAINED	3,748	

*Percentage of all women ever trained by Zardozi

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

The 100% survey which was completed in Oct/Nov 2014, was repeated in Mar/Apr 2015 at the end of the No Cost Extension period. This second survey has further clarified the status of women trained by Zardozi since the programme started. As a result of the latest survey, the number of women who have moved or are now located in an insecure area has reached 19%, up from 11% in the first survey. Many of these are younger clients who have married and had to move out of the Zardozi programme area.

Women working with the programme

Total number of women linked to markets (see Table 2.1.1) includes two categories of women – Clients and Home Workers/Family Labour who are employed by Clients. The average number of Home Workers and Family Labour employed by Clients across the 4 regions, is calculated quarterly based on a survey of a randomly selected sample.

Zarifa sets up a workshop

Zarifa and her 7 siblings (2 with their wives and children) and her parents live in one house in Jalalabad. Her father is often without work and the families were often hungry. One day her uncle found some work for her father and despite her father putting on his best clothes for the interview, her uncle insisted on buying him new clothes before he would take him out of the house. The humiliation of this incident was so painful to Zarifa that she determined to earn some money. She tried tailoring but until she joined Zardozi she was not very successful due to lack of confidence and skills.

Now she uses Zardozi services to find orders, take loans and she already has a small workshop with 4 tailors and a production capacity of 400 pieces. She is paying for the schooling of her siblings and she feels that their lives

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

Clients running a micro business within the community (Copper business category) employ fewer Home Workers and Family Labour than clients running a micro business operating outside the community (Bronze and Gold business categories)(see Table 2.1.2).

The average number of home workers employed by Bronze clients in Kabul is at least 3 times higher than in other regions (see Table 2.1.2) because Kabul was Zardozi's first operational area and many of the clients have been successfully running their businesses for more than 4 years resulting in a significant expansion in business size and number of workers employed.

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

Region	Average number of home workers actively employed		
	Copper* business category	Bronze** business category	All categories
Herat	0.00	0.65	
Mazar	0.00	0.37	
Jalalabad	1.00	5.00	
Kabul	0.35	18.00	
Overall	0.44	4.39	1.64

*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

In 2014 there were issues with the proper selection of new clients; the result was clients who were eager to be trained but were either not capable or not interested in undertaking any commercial activity. Since then this issue has been discussed with individual Regional Managers during field visits and with all Regional Managers at a meeting in May and again in June. The suitability of new clients has now significantly improved due to more oversight by Regional Managers working with the selection teams.

Milestones for 2015 include surveying 2 new areas for expansion in 2016 (see Annex 5 for details of Transition milestones); the first survey was completed in Pule Khumri in early June, the results were positive for expansion to this area. A survey of Bamiyan is planned for Sept 2015.

2.2.2 Skills and business training

The first stage of the process whereby new clients are linked to markets involves skills upgrade and business training. 157 new clients completed basic business training during the quarter (TA 4.1) and 146 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	Total achieved to date*
AA1.1	Number of FTEs created for men and women by the program	716	270	7,670
TA3.1	Number of women satisfactorily achieving	409	146	3,748

Outcome Indicator		Transition target Apr-Dec '15	Achieved Apr-Jun '15	Total achieved to date*
	agreed skills standards through skills training			
TA4.1	Number of NJ members completing basic business training	409	157	3,748
TA4.2	Number of NJ members completing advanced business training	145	43	NA

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

Review of business training modules

Zardozi has been working with Harakat for more than a year on the development of the Harakat Level 1 Toolkit training modules. Now that the training modules are ready, a Zardozi senior management team reviewed both sets of modules – Harakat and Zardozi – and decided to adjust the Zardozi business training modules to incorporate the Harakat video and modules. This process is now almost complete (see Annex 5 for details of Transition milestones).

2.2.3 Developing new business models

In the past 18 months Zardozi has focussed on diversifying the range of business opportunities on offer to clients and, as a result, 21 shops, 107 livestock businesses and 21 beauty parlours have been successfully established. In the past quarter Zardozi launched a pilot wool spinning project for a group of clients in Kabul who are skilled wool spinners but did not know how to use a wheel. Once trained and given the opportunity to borrow wheels whilst they decide whether to purchase them, their income, although still not more than \$1 per day, increased 3 fold.

Livestock and poultry sector

Earlier in the year, staff visited all CBCs with an information package on the advantages of purchasing livestock or poultry. If individuals are interested then Zardozi staff investigate the client's suitability for this sector (quality and availability of space, family support, neighbour tolerance etc), and their credit worthiness (gathered from previous loan repayment reports). Staff then secure their agreement to attend skills training and to take the advice of the appointed expert and check their overall business plan to ensure repayment of the loan. As a result, during the past quarter 86 clients purchased sheep or chickens (TA 5.3) increasing the number of clients in the livestock sector four fold. Most of these new clients opted for fattening sheep for the Eid ul Adha market.

Retail and service outlets



Client with new shop, Galwan Village, Herat



This client earns Afs 10,000 per month from her new beauty parlour in Jalalabad

Shops, even the home based shops which make up 95% of Zardozi client shops, require experience, capital and commitment to succeed. Over the years Zardozi has become better at managing expectations and supporting clients to operate shops at a profit and in the past 18 months there have not been any shop closures. The rate of opening new shops has slowed (TA 5.2) which is good because it means that only the most suitable clients are opening shops, others are being advised to adopt business models more appropriate to their needs and capacity.

It also takes time for some clients to learn how to make an income from a beauty parlour. The skills, capital and confidence to persuade the community to use the services take time. So far only 1 beauty parlour has failed however, and although others are still making little money after several months, staff are fast learning how to support clients with more skills training and advice on advertising in their communities. Some beauty parlours particularly where the client already has a reputation for beautician skills, have been very successful and this has motivated other clients to start beauty parlour training (TA 5.4).

New sectors

This refers to clients who start up a business that is a first for Zardozi; during the quarter a young client in Kabul started a snack shop selling home cooked food such as soup and samosa. She made a good profit of Afs 2,500 in her first 2 weeks so it seems to be a good business model which we can show to others so that they can imitate her in their own areas (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	Total achieved to date*
TA5.2	Number of new domestic retail outlets facilitated through NJ	12	1	21
TA5.3	Number of new livestock micro businesses facilitated through NJ	120	86	107
TA5.4	Number of new beauty parlour micro businesses facilitated through NJ	12	11	21
TA5.5	Number of other new sector micro businesses facilitated through NJ	4	1	
TA5.7	Average number of business sectors per CBC	2	1.88	

*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

In 2015 Zardozi started developing markets for Afghan products in Dubai and Delhi. Two visits to both Dubai and Delhi were completed during the quarter by a marketing team consisting of Tahira Afridi, Director Zardozi Enterprise and Shugufa Yousufzai, Marketing Consultant. In Dubai the team found interest in jewellery particularly lapis, embroidered and crochet products at the low end of the market and in embroidered products at the high end. There are also opportunities in Delhi in the high end market. The market in both locations is highly competitive however and gaining the interest and the trust of buyers takes time and investment in product development. More visits are planned for July.

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 retails events, achievements against target, Apr-Jun 2015

Output Indicator		Transition target	Achieved Apr-Jun '15
TA5.1	Number of domestic retail events organised	9	3

2.3.3 Marketing support to the WEE sector

Zardozi has long been a source of marketing advice to other agencies in the WEE sector. Despite every effort however results are often disappointing as it is usually difficult to successfully add marketing onto a project that has been designed to achieve other outcomes. In the past quarter Zardozi has discussed cooperation with Helvetas, DRC and AWEC. A policy will be developed in the next quarter (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

43 clients opened bank accounts during the quarter which is well down on the last quarter (113). Many clients opted for ROSCA systems in preference to formal bank accounts although many clients with bank accounts have also joined ROSCAs (see below).

Zardozi Financial Services - loans

Table 2.4.1 shows a small delinquency rate during the past quarter but in general Nisfe Jahan Executive Committee members are able to keep delinquency under control.

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%

*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 572 loans have been disbursed to date, 124 in the past quarter (TA 4.4). This is a 50% increase on the previous quarter, the increase is primarily due to clients borrowing to purchase sheep for the Eid ul Adha market.

Number of clients joining any savings scheme facilitated by NJ

As mentioned in the previous report, the ROSCA¹ system has become very popular over the past quarter. 123 clients joined a ROSCA scheme which they set up themselves through their CBC usually using the agreement outline suggested by Zardozi. The average amount saved is around \$7, usually savings are made every 2 weeks or monthly and average group size is 10 to 12. Thus the savings jackpot each woman receives is on average \$70 to \$84 every 10 to 12 months.

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	Total achieved to date*
TA4.3	Number of NJ members registering for accounts at formal institutions	120		43	257
TA4.4	Number of loans disbursed	130		124	572
TA4.5	Number of clients joining any savings scheme facilitated by NJ	-	80	123	

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

2.4.2 New community business centres

No contract target for establishing new Community Business Centres (CBCs) was set for the Transition (TA 1.3) because it is not certain how many new areas surveyed for CBCs will actually be found suitable and how much expansion will therefore take place through existing CBCs and how much through new CBCs. In the event, 2 new CBCs were established during the quarter in Herat and Mazar; there are now 86 CBCs in 4 regions.

Average clients per CBC (TA 4.8) has increased from 28 to 29 showing that expansion is also taking place through existing CBCs; around 49% 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 Apr-Jun '15	Zardozi's own target	Achieved Apr-Jun '15	Total achieved to date*
TA 1.3	Number of new community business centres established	0	9	2	86
TA4.7	Average quarterly CBC utilisation rate (% of registered clients using CBC at least once in the quarter)	-	65%	49%	
TA4.8	Average number of clients registered to each CBC	-	25	29	

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

2.4.3 Unemployment and reintegration into the market

With improved information on the status of clients it is easier to find an accurate unemployment rate² for every CBC. With this better information field staff are able to focus on reducing unemployment which was 6.16% at end June (TA 4.6).

¹ Rotating Savings and Credit Association – a group agree to each save the same amount of money monthly and to take it in turns taking the total month's savings. This is a traditional system which is widespread amongst men in Afghanistan but never amongst women

² 'unemployed' is taken to mean clients whose micro business has failed and who are looking for a way to revive it.

2.4.4 Other services provided through CBCs

Many services are provided through CBCs but the services which attract the most clients are those that enable female tailors to compete successfully with male tailors. These services involve design (TA 1.1), brands (TA 3.2) and cutting services. The one-off workshops on design or cutting skills are also popular (TA 1.2).

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

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

2.5 Supporting clients to move from micro business to small enterprise

2.5.1 Defining a small enterprise

During the quarter a Zardozi team reviewed the Government definition for a small enterprise; the Ministry of Commerce and Industry (MOCI), SME Directorate defines a small enterprise as having:

'assets valued at Afs 2 million or over and employing at least 5 employees'.

Zardozi considers that this definition requires a higher level of investment than necessary to differentiate a 'small' from a 'micro' enterprise. After discussion with staff and leading business women clients, it was agreed that Zardozi's definition of a 'small enterprise' is:

'having assets valued at least \$2,500 and at least 5 employees'.

Regional Managers are now interviewing clients to identify 'small enterprises' using this definition (TA 4.10).

2.5.2 Transitioning clients from micro to small businesses

At the same time Zardozi is researching the needs of small enterprises both as expressed by clients themselves and by staff in order to design specific support for small enterprises. So far small enterprise clients (SECs) have asked for:

- Larger loans
- More training on recordkeeping and accounts
- Better understanding and skills in design and market-led fashion

A diversified business model reduces vulnerability

Wida lives in Mazar, her father is jobless and the large family is supported by her brother. Her dream is to educate her siblings and to be a famous business woman. Wida has always been a tailor but she never charged for her work because she thought so little of her skills.

Wida is young and shy so staff introduced her to another client who fills large orders for shopkeepers. Wida now works in partnership with Salima as well as working for her neighbours. When Wida heard from staff about the possibility of a poultry business she decided to try that too. Now her successful poultry business means she has multiple sources of income and as she said herself she is "famous among my neighbours about my work and also can help my family."

Zardozi feels that information on the benefits and pitfalls of business registration and tax payment is also needed – fortunately MOCI, SME Directorate have developed a manual explaining registration systems in Afghanistan which they have promised will be ready after Eid.

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
TA4.6	Average quarterly unemployment	-	7%	6.16%
TA4.9	Zardozi clients are members of Chamber of Commerce	1	-	0
TA4.10	Number of clients moving from micro businesses to small enterprise	26	-	2

2.5.3 Supporting clients to organise production – Setting up garments workshops

Zardozi managed orders (New business lines)

Although the garments sector offers plenty of opportunity for production, the quality and quantity required on individual orders is difficult to manage without a production workshop. Zardozi recognised this situation and, acknowledging that clients did not have the capacity to set up workshops, started to take and fill orders for garments through a semi-workshop situation (known as New Business Lines – AA 1.2 and AA 1.3). Zardozi managed the orders and clients did the production trained and supervised by staff (including input from technical experts) in the regional office and only taking home simple production tasks.

The plan was that once clients had gained sufficient expertise through participating in this system, they would be motivated to set up their own workshops. The plan was only partially successful as few if any workshops were established. Towards the end of 2014, after further research into the garments market and the small workshop production sector, Zardozi decided to intensify the push to clients to set up workshops. An information package was prepared and staff toured all CBCs giving information to clients on how to set up a workshop and what Zardozi will do in support. Workshop tours were established to visit male workshops and once some clients had established their own workshops, to visit client workshops (TA 5.6). Order management training was provided to all interested clients (TA2.1) and training on management of a workshop.

New business line work continues as it does provide valuable experience to clients on the importance of completing orders on time and meeting quality standards (AA 1.2 and AA 1.3).

Client production workshops

This new more intensive 'push' strategy is working better - in the past 6 months, 19 clients have established their own garments production workshops (AA 1.4), 3 were newly established during the quarter employing 19 workers (AA 1.5). Zardozi supported these start ups with: business advice, workshop learning tours, loans and help with first orders. Herat which has the highest number of workshops, has recruited a male workshop expert who was in Iran for many years and he has been advising client workshop owners on quality and improved production systems. Some of these client workshops are located in rented premises in commercial areas, others are still in the client's home. One client took a loan and built a separate room in the courtyard of her home to house her workshop.

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	Total achieved to date*
AA1.2	Total number of clients employed in new business lines during the quarter	-	40	46	
AA1.3	Total number of home workers employed in new business lines during the quarter	-	80	69	
AA1.4	Number of new garments workshops established by clients	-	8	3	19
AA1.5	Number of workers or clients employed in new garments workshops established by clients during the quarter	-	12	19	
TA2.1	Number of NJ members trained in order management	120	-	89	
TA5.6	Number of tours of businesses (workshops) implemented for clients	-	8	1	

*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 for NJ before receiving any training. The fees are credited to the NJ account. During the reporting period an additional 157 women became NJ members (TB 1.1) bringing the total number of Nisfe Jahan members to 3,271¹.

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

Output Indicator		Transition target	Achieved Apr-Jun '15	Total achieved to date*
TB1.1	Number of new registered NJ members	328	157	3,271

2.6.2 Institution Building

Handover of responsibilities – NJ Regional Offices

The number of clients using the Mazar NJ Regional Office continues to rise, in May for example, there were 212 visits to the office as opposed to 100 in the 3 months January to March. Reasons for visiting varied from: accessing the usual services such as loans, business advice and new orders, to attending NJ meetings and a few clients wanted simply to rest after visiting the market and before going home.

Kabul regional office has set aside several rooms and transferred a staff member to NJ as the first manager, as the first step towards a separate office for Kabul NJ. It will not be possible during the Transition period to set up a separate office due to funding limitations (TB 1.5) but establishing separate accounts system under NJ management has started and will be completed before Dec '15 (TB 1.7).

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.

Handover of responsibilities – Zardozi and NJ MOU

After the visit to PEKKA, it was decided that more preliminary work is needed before an MOU and a strategic plan can be finalised with NJ (TB 1.8 and TB 1.9). The work plan was revised and strategy workshops scheduled for Sept/Oct 2015.

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

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

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

Establishing the NJ Federation

The issue of establishing a federation was agreed at a strategy workshop held in March 2015 (see previous quarterly report). Further discussions were held with NJ Office Bearers during the quarter and each region then elected 2 representatives to the Central Committee. The first meeting of the Central Committee will be held in early July (see Annex 5 for details of Transition milestones).

2.6.3 Building sustainability for Nisfe Jahan

Visit to PEKKA, Indonesia

During the quarter a team of Zardozi senior management visited PEKKA an organisation in Indonesia which was recommended by several Zardozi advisors as offering Zardozi important insights. PEKKA, like Zardozi, works with a grass roots organisation – Serikat – which it has established but PEKKA and Serikat are ahead of Zardozi in terms of sustainability in that Serikat volunteers already provide the majority of programme services. Zardozi is now working on a plan to implement the lessons learned from PEKKA and Serikat (see Annex 3 for the report on the PEKKA visit).



Zardozi team with PEKKA woman's group - Lombok, Indonesia

Cost recovery

Zardozi has been working for almost 12 months on various strategies both to strengthen the understanding of NJ office bearers concerning the importance of cost recovery and also to improve fee payment rates. These strategies now are starting to take effect and the cost recovery percentage is improving (TB 1.3 and TB 1.4).

Feedback surveys

No feedback surveys were scheduled during the quarter, surveys will restart after Eid (TB 2.1 and BA 2.2). Follow up was carried out on the negative comments made about marketing services in Jalalabad during the previous quarter (see previous quarterly report) and a report will be prepared.

During the quarter work started on assessing the demand for social protection initiatives, these will be completed by the end of the year.

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

Outcome Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15
TB2.1	Number of member feedback surveys on specific services	-	4	0
BA 2.2	Percentage of female producers reporting satisfaction with NJ services	-	75%	-
TB1.3	Average quarterly CBC cost recovery	-	7%	10%
TB1.4	Average quarterly NJ cost recovery	-	5%	14%
TB3.3	Number of social protection initiatives for NJ members implemented	6	-	0

2.6.4 Empowering women through information and confidence building

Successful women celebrations

Two successful Woman Celebrations were held during the quarter (TB 3.2). As a result of hard work by staff and NJ members, some improvements were seen in attendance at these events by male family members.

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

Output Indicator		Transition target	Achieved Apr-Jun '15
TB3.1	Number of NJ members trained on rights, gender and civil society	150	91
TB3.2	Number of civil society events organised by NJ	6	2

2.7 Lessons learned

2.7.1 Improving sustainability through motivating women to work for the community

See Annex 3 for an analysis of the lessons learned from PEKKA.

2.8 Innovative/new ways of working

2.8.1 Offering clients options

The last quarter has demonstrated once more the benefits of offering women choices. The success of Zardozi's new system of offering options as demonstrated in the sectors of both savings and livestock investment are cases in point.

The system followed to offer savings options involved the following 5 steps:

- researching options on savings,
- preparing a summary of information,

- broadcasting the summary through CBCs,
- supporting clients in their choices, and finally
- using exchange visits between CBCs and regions to promote successful initiatives.

The savings information package for example, included a number of savings options but clients were most interested in the ROSCA system (see section 2.4.1). ROSCA called *kesht* in Afghanistan has proved widely popular with many local variations adopted by women. Even staff have started their own *kesht*. *Kesht* is now leading to closer cooperation between women on business development; this seems to be occurring because clients are meeting regularly to deposit their savings and at the same time also discussing what to do with their individual ‘jackpots’.



Successful client receiving gift from NJ Executive Committee member, Jalalabad

3. Impact

3.1 Income data

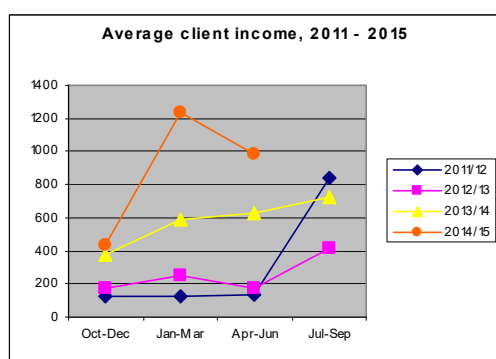


Table 3.1.1 Average client income increase over baseline by quarter and year

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

The figure above shows that average income in 2015, as with all previous years, demonstrates a pattern of increases and decreases which seems to follow the agrarian economy with some variations in degree which is probably due to festivals such as Eid and Naw Ruz. Thus client income is high during the harvest time (Jul-Sep) lowest just before winter (Oct-Dec), receives a boost in the spring perhaps due to Naw Ruz (Jan-Mar) and then drops slightly during the summer as crops are ripening.

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

Impact Indicator		Transition target	Achieved Apr-Jun '15
1	Average increase in income over baseline	400%	986%

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 submitted to the consultant Sippi Azarbaijani-Moghaddam for comments (see Annex 5 for details of Transition milestones).

4. Monitoring & evaluation

4.1 M&E documentation and capacity building

On the basis of an evaluation of Zardozi Monitoring & Evaluation (M&E) carried out by RSI Ltd in 2014, the M&E team put together a plan for strengthening systems and capacity building. The plans include:

- Internal review process of data collection, management and analysis, followed by
- Preparation of M&E Operation Manuals including an Indicator Manual
- Increase in regional M&E capacity with one M&E staff per region
- Using a consultancy later in the year once these internal improvements have been finalised, to assess progress

During the quarter one M&E Assistant (female) was recruited, trained and posted to each region. The first draft of the Indicator Manual was completed and the Operational Manual started (see Annex 5 for details of Transition milestones).

Empowerment research

The first part of the research involved finding indicators that could be used to measure empowerment and this involved discussions with many clients. In the end indicators were developed that relate to clients own descriptions of the changes in their lives.

One of the most telling results from research so far, is that, of the nearly 50 clients interviewed so far 20% say that because they feel able to argue with the man of the house they have been able to stop either their own engagement or that of one of their children. Other decisions that they say they have been able to influence include: lending money, selling the house and dissuading the husband from joining the army. 95% say that before having their own income they would never have been brave enough to raise their voice on any issue.

5. Progress against Transition milestones

See Annex 5 for report against these milestones.

5.1 Strengthening Zardozi

5.1.1 Governance and succession planning

During the quarter plans were drawn up to review and strengthen governance and succession planning. The issue was discussed with the Board, a self assessment carried out by the Board and an action plan agreed. A consultancy has been agreed for the next quarter to further review and advise on governance systems and succession planning.

5.1.2 Operational development and financial management

Oxfam has agreed to carry out a review and recommend improvements which will be carried out in second quarter.



A busy community business centre

5.1.3 Business strategy paper developed

The Zardozi fund raising consultant Dominic d'Angelo has agreed to prepare this paper, the first draft will be ready by end July.

5.2 Integrating Zardozi experience into national policy and programmes

Zardozi is planning to work with MOLSAMD on the development of an action plan on WEE for the London Conference in September. Zardozi aims to raise awareness of the need to shift the current major focus of the WEE sector on educated women and the formal economy onto less privileged and more vulnerable women and the informal economy.

5.3 Multi donor engagement and sustainability

Establishment of a Public Information Unit has not been possible as there is not currently enough budget. PIU responsibilities are shared between a number of journalist working as consultants and the Zardozi IT Webmaster.

Applications for funding have now been made to: JSDF, DFAT and UNWoman. Plans are in place to send proposals to: EU, DFAT (against a specific RFP) and the Dutch Ministry of Foreign Affairs.

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 was strengthened with new staff and plans for implementation of capacity and institution building processes with technical support from Oxfam were agreed for the Transition.

Annex 1: Progress against recommendations - Mid-term Review July 2013

It is now 24 months since the mid-term review; of the 4 summarised recommendations for 3-9 months and 6-12 months, the Loan Fund recommendations have been implemented and the NJ voucher system has been replaced with an alternative system. Progress on the remaining two recommendations are described below.

Business categories

The MTR recommended:

Formalising and documenting systems for identifying services needed for each business category and implementation processes.

Zardozi continues to develop the process of identifying services for each business category as the categories themselves evolve. Documentation is on-going.

Trade Facilitation Centres

The MTR recommended:

Improving marketing with more focussed trade fairs etc and finding a way to handover TFCs to client partners. Develop a model for reaching national and other regional markets.

Since small, commercial production workshops in urban areas has become commonplace Zardozi has started encouraging and enabling clients to open their own workshops (see Section 2.5.3). This has resulted in some better quality products being produced with improved order management which has opened the way to regional markets.

In the past quarter Zardozi continued developing regional markets for client products in UAE and India. Two visits were paid to UAE and to Delhi to identify products and buyers.

Recommendations for be completed in 18 months

		Recommendation	Timeframe 18 months	Progress up to end June 2015
Nisfe Jehan	LA1	Setting clear and realistic expectations of what the Executive Committee can do and contribute will assist in the development of NJ. Consider developing a document which outlines the short and medium term objectives of NJ and the Executive Committee Members' roles and responsibilities; identify the skills needed to manage those responsibilities and outline specific trainings or strategies to transfer the necessary skills to the NJ Executive Committee Members. In the medium term, consider creating a paid position within NJ which could be held by a strong or talented ECM in each regional chapter. This would help mitigate some of the transient nature of the ECMs who may come and go and leave capacity gaps within the Executive Committee. It would also continue to move the ownership of the organization from Zardozi to the members.	The capacity building of NJ ECMs can be designed and started within the next 18 months.	<ul style="list-style-type: none"> •A paid position in Kabul NJ Regional Office was created in the past quarter. •A new plan for NJ will be developed in coming 6 months and a signed MOU. •NJ is setting short term goals and achieving them eg. establishing regional offices
	LA2	Set clear intermediate goals for NJ and separate Zardozi services from NJ services. Create an internal MOU which outlines roles and responsibilities for each organization (step 3 in the process found in the next recommendation). It may not be realistic in the near to medium term for NJ to be able to coordinate services such as trainings or market linkages, but they could, for example, start to manage more aspects of the <i>Manbehs</i> , exhibitions and the loan fund.	The strategic decisions of which services to allocate to NJ (as opposed to maintaining them within Zardozi) as well as the establishment of the plans for transfer can be achieved in the next 18 months.	
	LA3	Develop a process for setting reasonable objectives for Nisfe Jehan and delivering results, grounded in a realistic understanding of the environment and capacity of the members. Figure 3, outlines a potential process for transfer of responsibilities to NJ ECMs. The process begins by assessing the capacity of members, establishing short and medium term goals for NJ, and clearly delineating the roles and responsibilities for NJ and Zardozi. The process continues based on the identified roles and responsibilities of NJ, the capacity needed to manage these, and a capacity development plan for ECMs. As the ECMs are shepherded through the process by Zardozi and gain capacities, Zardozi can start to transfer full responsibilities for specific activities and services to NJ. Once the stated goals are achieved or well on the way, the process starts again with the evaluation of the enhanced capacity of NJ members.	This process can be established within the next 18 months and continue to be used in an iterative fashion into the next project phase. The previous recommendation outlines some of the short to medium term responsibilities which could be initially evaluated and transferred.	
	LB1	Membership fee payments may be more consistent if fees are directly linked to access to services. A potential approach to this would see the ECMs involved in the month-to-month collection of fees, and designation of fixed amounts to specific services. For example, 75 Afs per week per <i>Manbehs</i> could be earmarked for the weekly <i>Manbeh</i> services (cutting, patterns, use of space, etc). Every month, the ECM would be responsible to sign over the payment to Zardozi. This would clearly establish that services have costs, as well as the purpose of the fees. Remaining funds could then be allocated to activities or services as decided by the ECMs such as exhibitions. Here, NJ could contribute a portion of the costs of an exhibition while Zardozi would still need to co-fund such activities for the foreseeable	This strategy will require planning and capacity building of ECMs, but can be accomplished within the next 18 months.	NJ have started writing budgets and managing their own finances

		Recommendation	Timeframe 18 months	Progress up to end June 2015
		future. ECMs would be expected to assess the needs or expectations of their <i>Manbeh</i> members for these services and therefore represent them when fund-allocation is decided.		
	LB2	Support talented women who are willing to invest and to become neighbourhood service providers. Upgrading the skills of potentially strong service providers would allow for increased income flow to these clients, while at the same time providing women with access to needed services within their own neighbourhoods in a culturally acceptable manner. This transfers the onus of responsibility for operation, maintenance and quality control of services to market based operators who are generally better positioned to respond to market demand.	This activity can be launched within the next 18 months, but will require time in the next phase of the project to be solidly established and replicated.	This project is still under implementation, extension of the project to other regions is on going
	LB3	In order to strengthen the representative nature of the ECM's role, the Mazar/Jalalabad model of ECM selection should be applied in all regions. Having one ECM per <i>Manbeh</i> makes it easier for all clients to at least know their ECMs and be able to access and pass feedback more easily. As membership grows there may eventually be too many <i>Manbehs</i> and corresponding elected representatives to have an effective committee in each region. If or when this number is reached (recommended 20 to 25 committee members should be the upper limit) different strategies should be evaluated, by looking at governance approaches of other membership-based organizations. One potential approach would be to create a two-tiered approach with a larger general committee which meets less often and a smaller executive committee which meets once a month – a variation on the current model of EC and office bearers.	The standardized approach can be rolled out across all regions within the next 18 months.	The Central Committee has been elected and will meet in July 2015
	LB4	This new development should be clearly identified as a pilot to avoid rolling it out in other areas before establishing if it presents a stronger model than the mixed union approach. If it is judged to be a more beneficial approach, a clear plan will need to be prepared for those women who are not Copper Tailors.	The Copper Tailors' Union pilot should run for up to a year with a thorough evaluation of the strengths and weaknesses of this alternative model.	Copper Tailors Union idea dropped
	LB5	As described above, the executive committee for NJ needs to be introduced to basic financial responsibilities. These should include costs of services, monthly fee collection, contribution to the payment of certain services, costs of activities such as exhibitions etc. Financial understanding is a crucial first step towards financial management. Zardozi will still bear the responsibility of funding the majority of costs for NJ.	In the next 18 months, capacity building of the ECMs in financial management can be achieved and a concerted effort to normalize monthly fee payment may be accomplished.	Budget and expenditure monitoring training completed for all Executive Committee members in the past quarter

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 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.	Medium	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.	Medium	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'	Low	Medium	•ASK will include an ombudsman for home workers. All ASK members will ensure that their	Low	This has occasionally occurred with new NJ members – each time

Risk	Probability	Impact	Mitigation Measure	Residual Risk	Update Transition - Quarter 1
lack of access to markets to increase their own share of profits over 30%			home workers have access to the ombudsman		problem is solved through discussion

Annex 3 Visit to PEKKA (Women Headed Family Empowerment)

4-9 May 2015

Lessons learned from PEKKA and how these may be applied to Zardozi

Sustainability

PEKKA has more sustainability than Zardozi at many levels. To some extent this is due to the fact that they have been in existence twice as long as Zardozi but there are also valuable lessons to be learned.

- 1. PEKKA develops cadre who then implement the programme at a minimum cost with maximum impact. Cadre are motivated by a series of training modules around the promotion of vision and commitment to the cause of women's empowerment and poverty alleviation. This has resulted in the development of committed volunteers who provide the majority of PEKKA services.**

Zardozi will consider:

- *adding the promotion of vision and activism to the strategy*
- *having more faith in the ability of ECMs and other leaders to provide services and handing over more of the work to them*
- *developing a more multi-layered structure of leaders and activists so as to have more capacity to provide services through Nisfe Jahan rather than Zardozi*
- *adjusting the balance between a focus on business and a focus on activism to devote more resources to activism*

Issues

- *women in AFG are not as well educated or as aware of society as women in Indonesia so that giving them greater responsibility may require the investment of more resources*
 - *activism is more dangerous and has less chance of success in AFG due to higher levels of conservatism and violence and lower levels of justice – Zardozi will ensure that activism is well planned and always includes ways to minimise adverse reactions*
- 2. The PEKKA programme offers a range of financial services – some owned and managed entirely by groups and designed according to their own needs, others managed centrally and having fixed rules. This variation means that local ownership is promoted whilst at the same time getting round the small amounts of money that is almost always the result of local ownership by providing larger loans through more centralised systems. Thus sustainable options are combined with less sustainable but more business friendly options.**

Zardozi will consider:

- *Offering clients a wider range of options for financial services including: savings groups, insurance schemes*

- *How to promote local ownership of the existing loan fund at least for smaller loans with larger loans coming from a more centralised system*
- *Offering a 'chimpitan' (savings or commodities such as rice rather than cash, for us in a communal project) system as part of the savings package*

Issues

- *Since the Zardozi entry point to communities is the provision of business support and services and not savings groups as is the case with PEKKA, adding in savings will require considerable record-keeping.*
- *Adding in more financial services will require considerable planning and training*

- 3. The PEKKA programme options on offer to members are generally based on cooperation between PEKKA members, most livelihood improvement results are achieved through local cooperatives. The women PEKKA work with often already have an income from a micro business and their income is enhanced by their membership in a PEKKA local cooperative. There is a lot of renting of land and sharing of profits etc.**

Zardozi will consider:

- *Offering clients the option of working together particularly now that we are moving to more rural areas – joint cultivation is obviously a simple way to start a cooperative venture*

Issues

- *Group cooperation and cooperatives are less effective in AFG for many reasons. However that is not to say that they cannot work*
- *Women generally do not engage directly in agriculture which means that cooperatively rented land might have to be cultivated by men, thus decreasing profits.*
- *Zardozi clients generally do not have a micro business until Zardozi has supported them to start. Since they are generally new to micro business it tends to take up a lot of their time and energy leaving less for engaging in cooperative ventures*

- 4. The PEKKA programme initiates new services by training the cadre who then talk to the groups. If PEKKA does not have the necessary technical skills or information they buy a training from an expert, develop their own training module from the original training and then spread the information to groups. Training in this way is done by any one of the Main Office management group. PEKKA focuses on ensuring that the cadre fully understand the new activity and optimise implementation by collecting feedback and spreading new ideas to groups and cadre through various systems. There is more emphasis on the training and less on directing how the new initiative should be implemented. There is therefore a lot of variation in how groups take up new ideas and develop them further.**

Zardozi will consider:

- *Focusing on providing options and leaving clients to design their own implementation venture*

Issues

- *PEKKA is sometimes criticised for doing ‘too many things’. Zardozi needs to focus because it is easy to overload field staff and the Main Office team is not as large and experienced as the PEKKA team who have been working together for decades.*
- *Zardozi seems to be under more pressure than PEKKA to prove results which means that there is more pressure to demonstrate results through good monitoring and data collection*

- 5. PEKKA has managed to invest in infrastructure both for itself and for Serika. To do this they have done some creative accounting, have got donors to provide funding and have motivated groups to use their local level savings.**

Zardozi will consider:

- *Talking to the Board about investing in infrastructure and how to find the funds*

Issues

- *AFG is a lot more expensive in terms of infrastructure than Indonesia – even so PEKKA worked on accumulating funds for more than 5 years before being able to start construction*

Other Best Practice

In addition to sustainability, PEKKA also has a number of effective practices which offer Zardozi an excellent example of what can be achieved.

- 6. PEKKA’s community media and use of own printed materials is effective in promoting a sense of solidarity and advertising PEKKA beyond the groups. A monthly newsletter circulated to groups spreads information on best and new practices i.e. what groups are doing with the opportunities they are offered.**

Zardozi will consider:

- *Investing more in printing and media particularly in community media.*
- *A monthly magazine would be very useful*

Issues

- *Photographs can cause a lot of problems if they reach the communities of the women who have been photographed*
- *Most clients are illiterate*
- *There is a lot of prejudice against use of cameras and videos in communities*

- 7. PEKKA has a group of advisors who are active in working with PEKKA. This would include two men who have spent the past 2 years evaluating PEKKA strategy and Nana who is the PEKKA Founder and who has always advised them on strategy. Nana meets PEKKA management team twice a year and also spends some time with cadre.**

Zardozi will consider:

- *Asking Nana and Nani to work with Zardozi in the same way*
- *Looking for others who can advise Zardozi in this way*

Issues

- *Having Nani and Nana on the Board would be great but we do not have the money to fly them to AFG for Board meetings. It is more feasible to talk to them when they are here or bring them once a year for a reflection and planning workshop*
- *Finding others who have sufficient vision and understanding to be able to advise us will be difficult.*

- 8. PEKKA, through its paralegals, works on issues which are important to the community eg. registration of marriages and birth certificates for children. This also involves a high level of cooperation with the government and with other agencies. The benefits are that PEKKA gets a high positive profile with the community, government and other agencies and that the impact of any activity is increased by having input from others.**

Zardozi will consider:

- *Training ECMs as paralegals*
- *Finding issues which are important to the community and approved by government and working on these*
- *Actively looking for opportunities to cooperate with government and other agencies to achieve Zardozi aims*

Issues

- *We need to cooperate with other agencies who are working with paralegals*

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, Apr-Dec 2015

	Activity	Target	Progress
Strengthening Zardozi	Strengthening Zardozi	Review of M&E completed, manuals finalised and agreed improvements implemented	Internal review on going, manuals being drafted, some improvements implemented (see Section 4)
		Impact research completed, results feed into programme strategy	Phase 1 of impact research completed (see Section 3.2)
		Governance systems reviewed, report delivered and agreed improvements implemented	Discussions held with Board, action plan agreed - see Section 5.1.1
		Technical assistance on operational development completed	Oxfam who will do the assessment (see Section 5.1.2)
		Technical assistance on financial management provided, report delivered and agreed improvements implemented	Oxfam who will do the assessment (see Section 5.1.2)
		Medium to long term operational and business strategy paper completed	First draft will be ready end July, final submitted by end August (see Section 5.1.3)
Scale up of strategy	Area surveys and selection of new clients	2 area surveys completed	1 area survey completed from Pule Khumri, Bamiyan survey planned for Sept (see Section 2.2.1)
		Staff and NJ workshop on new client selection completed	Individual discussions held with NJ chapters and at Regional Managers' meeting (see Section 5.2.2)
	Intensive training and market integration of new clients	9 business and other training modules updated	Business modules reviewed, Harakat Toolkit Level 1 incorporated, TOT completed and new system in progress (see Section 3.2)
		Impact research on training completed	Will be started later in the year (see Section 2.5.2)
	Providing business and related support services	New SME business training modules developed, tested and in use	Surveys of small enterprise owners on going to identify training needs (see Section 3.2)
		6 pilot social protection initiatives launched	Childcare initiatives under discussion with staff and NJ (see Section 2.6.3)
		NJ/Zardozi workshop on transitioning clients from micro business to SME completed	Surveys of small enterprise criteria under way together with training needs assessment (see Section 2.5.2)
	Market research and development	6 UAE/India trade visits result in repeat orders	Visit to India and Dubai completed in May, and again in June. 2 orders received, others under negotiation (see Section 2.3.1)

	Activity	Target	Progress
		Strategy for providing marketing support to WEE sector agencies finalised	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	First Federation meeting will be held in July in Herat (see Section 2.6.2)
		NJ strategy development workshops results in signature of MOU with Zardozi	Later in the year
		Technical assistance results in strategy plan for financing NJ	Later in the year
	Integrating Zardozi experience into national policy and programmes	Pilot on integration of CBC with other local projects in 4 regions	Under discussion with MOLSAMD (see Section 5.2.3)
		Discussions on going with national priority programmes	Under discussion with MOLSAMD (see Section 5.2.3)
		Visit to PEKKA completed and lessons learned reviewed	Visit to PEKKA completed in May, lessons learned reviewed and plans will be finalised next quarter (see Section 2.6.3)
Multi donor engagement and sustainability	Multi donor engagement and sustainability	Public Information Unit established	(see Section 5.3)
		Funding from at least one donor secured	Plans are in place (see Section 5.3)
		Fund raising pursued with local companies	Later in the year (see Section 5.3)