



Zardozi – Markets for Afghan Artisans

Durable marketing solutions for women producers and entrepreneurs

Oxfam Novib A-1939-3
Quarterly Progress (Oct –Dec 2015)



Client discussing products with shopkeeper

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).
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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 third and last quarter of the Transition period progress continued on strengthening Zardozi as an institution and positioning Zardozi in the women's economic empowerment sector. The National Action Plan for women's economic empowerment was drafted by the Zardozi consultant, Dominic d'Angelo with input from various ministries and the President's Office. The NAP was approved by the Senior Officials meeting in November.

DFID agreed to fund Zardozi through Aga Khan Foundation for the first 6 months of 2016, after which it is planned that the World Bank will provide funding through the Japan Social Development Fund for a pilot of the National Women's Economic Empowerment Programme.

Work continued with Kadar, expanding from Kabul to Mazar. There was an immediate improvement in general understanding by clients of the programme strategy and objectives thanks to Kadar visiting CBCs and talking to clients.

M&E consultants Sayara completed a review of M&E and together with the Zardozi M&E Unit, drafted two manuals and advised on improved data collection and analysis. Auditors Refaqt Babur reviewed Zardozi finance and accounts systems and suggested improvements to the Zardozi internal audit system.

Seven new CBCs were established and 189 new clients joined the programme bringing the total working clients to 2,461 and total CBCs to 98. The average number of women employed by each client was 0.94 for the quarter making a total of 5,384 women in employment. 53 clients took a loan and 40 loans for sheep had to be rescheduled as the loanees did not sell their sheep at Eid preferring to keep them for price rises later in the year.

During the quarter a 4 issues with the ROSCA system were identified which staff and Kadar will resolve over coming months.

A successful NJ strategy workshop was held in Kabul with ECMs from all 4 regions. An MOU was signed between NJ Central Committee and Zardozi and an action plan developed.

Rezagul dreams of a shop in the city

Rizagul has known how to sew for as long as she can remember. In hard times, it was this that allowed her family to survive providing just enough income to feed her family.

That was until she walked into the Zardozi office in 2012. "I never thought of marketing my skills," she admits, "I never considered trying new designs, because I didn't realise there was a market for new and innovative clothes," she adds.

In the Zardozi Herat business centre Rizagul gained key business skills and the support she needed to be an entrepreneur. "Zardozi not only helped me with purchasing raw material, new designs, and marketing, but also developing a business sense I didn't know I had," she says.

With a loan from Zardozi and business advice, Rizagul was able to establish her own tailoring workshop, multiplying her family income as well as creating jobs for women in her community. "My tailoring workshop has been doing so well, that my husband has shut his own business to help me with this," she says with pride.

Rizagul employs 26 women from her village. "Each woman earns over 3,000 Afs monthly," she says. Rizagul's own monthly income often crosses 25,000 Afs.

She has now expanded her business and sells clothes to many shops in the Herat market. "I plan to further expand this business, buy better equipment and set up a shop in the city as well," she smiles.

A research survey and report were completed on the impact of Zardozi gender and rights training.

Psychosocial training was completed with Kabul ECMs, the best trainees will become counsellors in their communities offering services to clients and eventually to other women in the area. It is planned that providing these services will improve client's ability to succeed at business and as leaders.

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

In December the Zardozi M&E Unit worked with regions to carry out a 100% survey of all women working with the programme (see Table 2.1.1). This is the third 100% survey carried out in 13 months (Dec '14 – Dec '15), these 3 sets of data now permit an analysis of the percentage of women who stop working with the programme. The data indicates that currently, around 9% per annum of clients move out of the area and are lost to the programme; an additional just under 5% per annum stop working because they are sick, their family situation changes or they lose interest. This makes a total of approximately 14% of trained women who currently, are lost to the programme annually. This figure has been higher in the past when programme staff were less experienced in selection of appropriate new clients and whole districts in Nangarhar Province became too insecure for staff to continue providing services.

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

STATUS OF ALL WOMEN TRAINED SINCE 2009	Number	%*
NJ members who are Employed, Dormant, Under employed, Unemployed or Graduated to other jobs**	2,461	61%
Non-NJ members with a micro business	314	8%
Total Clients with a micro business	2,775	68%
Number of women employed by clients (0.75 per client see Table 2.1.2)	2,609	
NUMBER OF CLIENTS PLUS WOMEN THEY EMPLOY	5,384	
CLIENTS NO LONGER WORKING		
Sick or no longer allowed or willing to work	295	7%
CLIENTS - STATUS UNKNOWN		
Moved to another area or located in now insecure area	996	24%
TOTAL WOMEN EVER TRAINED	4,066	100%

*Percentage of all women ever trained by Zardozi

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

Women working with the programme

The current quarterly data on employment of workers by clients does not substantially differ from last quarter (see Table 2.1.2). Zardozi continues to work with M&E Consultants to improve the reliability of this data.

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

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	0.00	
Mazar	0.00	0.27	
Jalalabad	1.00	3.83	
Kabul	0.10	7.56	
Overall	0.36	2.42	0.94

*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 first area selected and surveyed was Pul-e-Khumri which proved to have good potential for both production and marketing (see last quarterly report). The second area selected and surveyed was Panshir – see Annex 1 for the report. Panjshir may be too conservative to make a suitable area for expansion of the programme.



Mariam - trained by another NGO, has a jewellery workshop in her house and orders from Dubai thanks to Zardozi

2.2.2 Skills and business training

Selection and training (both business and skills) of new clients was increased in the last quarter of the year according to plans made earlier with Regional Managers (TA 3.1 and TA 4.1). Advanced business training (TA 4.2) had been postponed during the first 2 quarters of the contract in favour of implementing the new business training modules (see previous quarterly report), a special effort was made during the last quarter to catch up.

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	Achieved Oct-Dec '15	Total Transition Period	Total achieved to date*	
AA1.1	Number of FTEs created for men and women by the program	716	270	249	343	862	8,262
TA3.1	Number of women satisfactorily achieving agreed skills standards through skills training	409	146	150	251	581	4,149
TA4.1	Number of NJ members completing basic business training	409	157	129	189	475	4,223
TA4.2	Number of NJ members	145	43	7	204	254	NA

Outcome Indicator		Transition target Apr-Dec '15	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Achieved Oct-Dec '15	Total Transition Period	Total achieved to date*
	completing advanced business training						

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

Service Providers

The plan to train service providers to ultimately replace Zardozi Vocational Training staff progressed during the quarter. The first Cutting Service Provider started work in Kabul although still with the Vocational Trainer. In order to take the Vocational Trainer out of the CBC it will be necessary to train the CBC Executive Committee Member for that CBC to take over responsibility for collecting service fees in the CBC. This requires that the fee collection system be simplified which is currently on going.

2.2.3 Developing new business models

Livestock and poultry sector (TA 5.3)

The total number of sheep purchased for fattening by the end of the year was 501 (see Table 2.2.2). Overall sheep fattening was most popular in Herat – clients purchased an average of 5 sheep each. Profits were good particularly since those purchasing sheep were usually able to access fodder for the animals at no cost – either from their own land or their relatives together with household scraps of bread and vegetables.

15% of sheep in Mazar died or were stolen. The great majority of deaths were caused by purchasing sheep already infected with a disease since the sheep died fairly quickly after purchase. In future a different vet will be used for checking sheep at the time of purchase.



Fareha opened a beauty parlour in her house 4 months ago

In Mazar and Herat around 35% of sheep were not sold at Eid, usually because the client considered that the market price had not risen sufficiently. In fact there was to some extent, a glut of sheep in the Mazar and Herat markets on the days immediately preceding Eid ul Adha. These clients will sell their sheep in the 'landai' market¹ or next year at Naw Ruz.

Table 2.2.2 Analysis of profits in the sheep fattening initiative, Jan-Dec 2015

Region	No. of sheep purchased	Average number per client	Sheep died, stolen or killed		Average purchase price Afs	Average profit per sheep Afs	Sheep remained unsold	
			No.	%			No.	%
Kabul	34	3	1	3%	4,809	1,737	0	0
Jalalabad	41	2	0	0%	4,009	2,880	0	0
Mazar	174	3	26	15%	*	1,342	53	36%
Herat	252	5	7	3%	*	1,778	83	34%
	501		34					

*Prices varied widely and data collected was insufficient to calculate an average

¹ Butchers and families purchase fat sheep in December to produce dried meat (*landai*) over the winter

Retail and service outlets (TA 5.2)

During the quarter, Kadar (see Section 2.6.3) were asked to review the success of beauty parlours. On the basis of their reports which found some beauty parlour business owners to have only a weak grasp of business essentials, it was decided to improve the business support services provided to this sector. As a result workshops will be held in the coming quarter with Kadar and staff to agree guidelines and improve specialist knowledge regarding business support to beauty parlours.

New sectors

During the quarter a new researcher was added to the Zardozi Main Office team which focuses on identifying and researching new business opportunities for women (TA 5.5). At present this team is researching the following potential business opportunities some of which are suggested by clients, some are traditional for Afghanistan and some are new ideas.

- Driving taxis
- Kitchen gardens
- Dried vegetables
- Machine embroidery
- Wool spinning
- Selling cosmetics
- Providing mobile phone repair services to women combined with music uploads

Once research on a new business opportunity indicates that it is viable, the next step is to hold a workshop with staff and ECMs to run a pilot. If the pilot is successful then workshops are held in each region to get feedback on the initiative and to ensure skills support services, mentoring and monitoring are all established.

Table 2.2.3 New client business models, achievement against target, Apr-Jun '15

Output Indicator	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Achieved Oct-Dec '15	Total Transition Period	Total achieved to date*	
TA5.2	Number of new domestic retail outlets facilitated through NJ	12	1	2	4	7	28
TA5.3	Number of new livestock micro businesses facilitated through NJ	120	86	38	0	124	145
TA5.4	Number of new beauty parlour micro businesses facilitated through NJ	12	11	2	3	16	27
TA5.5	Number of other new sector micro businesses facilitated through NJ	4	1	3	0	4	NA
TA5.7	Average number of business sectors per CBC	2	1.88	1.91	1.89	1.89	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

Work continued on finding a sales agent or consultant in Dubai – an informal contact with an individual agent was made and will be followed up early in 2016. Production for orders and samples continues.

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	Achieved Jul-Sep '15	Achieved Oct-Dec '15	Total Transition Period
TA5.1	Number of domestic retail events organised	9	3	4	3	10



Nisfe Jahan organised a sale of client products, Mazar, Dec '15

2.3.3 Marketing support to the WEE sector

Zardozi has now agreed to work with 2 other agencies (Danish Refugee Council and Women for Women International) providing market linkages to their target beneficiaries. The projects will be launched in January 2016 (see Annex 5 for details of Transition milestones, M15).

2.4 Sustaining market engagement through CBC-based services

2.4.1 Credit and savings

Opening accounts at formal institutions

Field staff made a special effort in the past quarter to motivate clients to open formal bank accounts (TA 4.3).

Zardozi Financial Services - loans

A total of 694 loans have been disbursed to date, 53 in the past quarter (TA 4.4). Table 2.4.1 shows an increase in the delinquency rate and portfolio risk for the quarter. This is as a result of the many loans given for fattening sheep for the Eid market (see Section 2.2.3) out of which around 30% had to be rescheduled due to non-sale of the sheep. Unfortunately the Zardozi loan system had not been set up to allow rescheduling so all rescheduled loans were counted as delinquent. By the end of December, a rescheduling system had been established but regional offices had not yet completed the necessary paper work and the loans continued to be identified as delinquent.

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%
Oct-Dec '15	3.02%	6.09%	0.00%	99.09%

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

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

Number of clients joining any savings scheme facilitated by NJ

There are now 40 ROSCA (TA 4.5) amongst Zardozi clients involving 611 women, 502 of whom are clients and 109 are other women in the community. During the quarter problems were reported with 4 ROSCA groups – in general problems arise when one member of a ROSCA group is allotted the total monthly savings and then refuses to pay her share in future. In all cases Kadar have accepted responsibility for working with Executive Committee members and clients to resolve the issue.

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	Achieved Oct-Dec '15	Total Transition Period	Total achieved to date*
TA4.3	Number of NJ members registering for accounts at formal institutions	120	-	43	18	64	125	339
TA4.4	Number of loans disbursed	130	-	124	69	53	246	694
TA4.5	Number of clients joining any savings scheme facilitated by NJ	-	80	123	302	16	441	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 7 new CBCs were established, new CBCs were established in all regions. Some CBCs were in new areas and some established in existing areas where the original CBC had become too crowded or, more usually, women had started coming from more and more distant locations until their numbers justified setting up a new CBC closer to their communities.

Despite the new CBCs, average clients per CBC (TA 4.8) was much the same as previously at 28; around 45% of clients attended their CBC during the last quarter (TA 4.7).

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	Achieved Oct-Dec '15	Total Transition Period	Total achieved to date*
TA 1.3	Number of new community business centres established	0	9	2	4	7	12	98
TA4.7	Average quarterly CBC utilisation rate (<i>% of registered clients using CBC at least once in the quarter</i>)	-	65%	49%	41%	45%	45%	NA
TA4.8	Average number of clients registered to each CBC	-	25	29	29	28	28	NA

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

2.4.3 Unemployment and reintegration into the market

The 100% survey carried out in December indicated a 6% unemployment rate (TA 4.6) which is satisfactory as Zardozi aims to keep unemployment below 7%.

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). During the quarter clients requested that, in addition to design catalogues they would like to have access to new styles in make-up and hair dressing provided through DVDs for which they proposed to pay a fee. Staff are working on preparing some samples.

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	Achieved Oct-Dec '15	Total Transition Period
TA 1.1	Number of design input collections/ catalogues distributed	18	-	6	6	6	18
TA 1.2	Number of skill development workshops facilitated	9	-	11	5	9	25
TA 3.2	Number of NJ members branding products based on NJ production standards	-	120	8	13	97	126

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 3 additional clients from Mazar were designated as small entrepreneurs according to Zardozi's own definition¹. In total 24 clients have now been identified as having a small enterprise (TA 4.10). In order to support small entrepreneurs, Zardozi initiated research into the needs of small enterprises. More research is needed in the next quarter as it is difficult firstly, to isolate what are the specific needs of small entrepreneurs and secondly, to develop effective services to fulfil these needs

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	Achieved Oct-Dec '15	Total Transition Period
TA4.6	Average quarterly unemployment	-	7%	6.16%	8%	6%	6%
TA4.9	Zardozi clients are members of Chamber of Commerce	1	-	0	1	0	1
TA4.10	Number of clients moving from micro businesses to small enterprise	26	-	1	20	3	24

2.5.2 Supporting clients to organise production – Setting up garments workshops

Zardozi managed orders (New business lines)

¹ Zardozi's definition of a small enterprise is 'having assets valued at at least Afs 150,000 and at least 5 employees' – see previous quarterly report.

Involvement by clients in new business line (AA1.2 and AA1.3) continues although it is much reduced from earlier in 2015. 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 sustainable.

Client production workshops

In the past quarter 1 more client established a workshop (AA1.4) employing 6 workers (AA1.5) both male and female. The new workshop is a small workshop in the home filling orders for uniforms from primary schools and for garments from retail shops in Mazar city.

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

Outcome Indicator		Transition target Apr-Dec '15	Zardozi own target	Achieve Apr-Jun '15	Achieve Jul-Sep '15	Achieve Oct-Dec '15	Total Transition Period	Total achieve to date*
AA1.2	Total number of clients employed in new business lines during the quarter	-	40	46	10	17	46	NA
AA1.3	Total number of home workers employed in new business lines during the quarter	-	80	69	8	14	69	NA
AA1.4	Number of new garments workshops established by clients	-	8	3	4	1	8	24
AA1.5	Number of workers or clients employed in new garments workshops established by clients during the quarter	-	12	19	22	6	47	NA
TA2.1	Number of NJ members trained in order management	120	-	89	31	68	188	NA
TA5.6	Number of tours of businesses (workshops) implemented for clients	-	8	1	0	3	4	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

During the reporting period an additional 189 women became NJ members (TB 1.1) bringing the total number of Nisfe Jahan members to 3,588¹.

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	Achieved Oct-Dec '15	Total Transition Period	Total achieved to date*
TB1.1	Number of new registered NJ members	328	157	128	189	475	3,588

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 target TB 1.5 was not achieved as there were not sufficient funds to afford a regional and an NJ office in Kabul. Since there are adequate funds in the next contract, it is planned to separate the Kabul NJ office from the regional office in March '16 when the lease on the current regional office expires. The new NJ office is likely to be located in Kote Sangi near to the central transport hub as suggested by ECMs and Kadar. The Kabul NJ office despite being within the Kabul Regional Office has nevertheless fully separated their accounts (TB 1.7).



NJ Strategy workshop, participants are wearing the printed NJ headscarf

The target for training of NJ office bearers (TB 1.6) is slightly under achieved as the current training needs for NJ office bearers had been fulfilled and staff were waiting for the next NJ elections which would introduce new clients as ECMs and needing this training.

Handover of responsibilities – Zardozi and NJ MOU

A strategy workshop was held at the end of November 2015, an MOU and strategic plan for Nisfe Jahan was finalised at the workshop (TB 1.8 and TB 1.9) (see Annex 3 for the report of the workshop plus the MOU and strategy plan). The plan will be regularly updated from January 2016.

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	Achieved Oct-Dec '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	189	475	NA
TB1.5	Number of NJ regional offices established under NJ management	1	0	0	0	0	1
TB1.6	Number of NJ office bearers taking management and/or financial training	30	0	28	0	28	NA
TB1.7	Number of NJ regional offices managing own finances	1	0	0	1	1	2
TB1.8	Nisfe Jahan Strategic plan developed and regularly updated	1	0	0	1	1	NA
TB1.9	MOU between Zardozi and NJ finalised	1	0	0	1	1	NA

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

Establishing the NJ Federation

The second meeting of the NJ Central Committee will be held in Kabul early in 2016 (see Annex 5 for details of Transition milestones - M16).

2.6.3 Building sustainability for Nisfe Jahan

Kadar

As mentioned in the last quarterly report, Zardozi now works with volunteers who are motivated to work for other women - known as Kadar. During the quarter, staff started discussions on the issue of Kadar with ECMs in Kabul; given their enthusiasm for the idea, 3 Kadar were selected who started immediately to visit and review individual CBCs. Kadar were selected on the basis of:

- The respect they are held in by other women
- Their commitment to working for women in all communities
- Their interest in working to improve the Zardozi and NJ programmes

Kadar were offered Afs 200 for a half day which is slightly above the rate currently paid to ECMs for time spent in meetings – Afs 150 for a half day. One of the Kadar selected started almost immediately to behave inappropriately and was dropped. The remaining two women have quickly proved their competency, interest and wisdom in not only bringing important issues and implementation weaknesses to the notice of Zardozi management, but also by using their status and experience to resolve longstanding issues (see inset).

The Kabul launch of the Kadar initiative was so successful that the process was repeated in Mazar and two Kadar selected with the same useful outcome. Further Kadar selection however, is not planned for several months partly because of the burden imposed on Main Office staff of attending weekly Kadar meetings in both Kabul and Mazar and also because the next step is to work with staff to bring a better understanding of the role of Kadar.

Kadar prove their worth

In 2014 in a Kabul CBC several clients requested loans to purchase sewing machines. Once the loans had been approved, Zardozi staff went to purchase the machines and, against the rules, did not take the clients with them. In addition because the loan application mentioned a higher price for the machines than the actual cost, the staff gave the difference in cash to the clients - also against the rules. Almost immediately the clients started to say that the staff member involved had pocketed the difference between the loan and the cost of the machine.

Staff tried many times over 12 months to resolve the issue, talking to the clients, the shopkeeper and the concerned staff but the two clients involved continued to allege fraud. The issue was then given to the new Kabul Kadar – the Kadar discussed with the Zardozi accountant and the purchaser of the sewing machines, inspected the vouchers and interviewed the shopkeeper and all the staff concerned. Once the Kadar were convinced, they then spoke to the complainants and explained the situation showing them again all the evidence. As a result the clients withdrew their complaints, accepted apologies from staff and acknowledged that they had received their loans in full and that there was no fraud. Staff have been cautioned as to the need to follow the rules in future.

Executive Committee Members (ECMs)

During the quarter it was decided to clarify and strengthen the role of ECMs in managing CBCs. It is planned that achieving this will assist Kadar to support ECMs and will facilitate the eventual withdrawal of Zardozi staff from CBCs. After taking the opinion of Kadar, discussions were started with ECMs and a system of weekly mini workshops to discuss ECM responsibilities was established in both Kabul and Mazar.

Cost recovery

Cost recovery has remained around the Zardozi target level of 7% and 5% all year. More work is needed in 2016 on improving cost recovery monitoring systems for Zardozi and Nisfe Jahan (TB 1.3 and TB 1.4).

Feedback surveys

Three feedback surveys were completed during the quarter on the subject of loans (Kabul), services through the NJ office (Mazar) and tailoring skills training (Jalalabad) - see Table 2.6.3. As a result of these surveys and discussions with clients, there will be a review of all skills training later in 2016.

Table 2.6.3 Analysis of feedback survey results

Subject of the survey	Region	No. surveyed	% satisfied	Most common complaint
Tailoring skills training	Jalalabad	61	*	10 days tailoring training is not enough
NJ service provision through NJ Office	Mazar	76	95%	Information regarding services available is still not adequate
Loan service	Kabul	39	70%	All those already provided with a loan stated that they were satisfied with the result

*80% wanted the training time extended, 72% had suggestions for improvement

Table 2.6.4 Building sustainability, Achievement against target, Apr-Jun 2015

Outcome Indicator		Transition target	Zardozi's own target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Achieved Oct-Dec '15	Total Transition Period
TB2.1	Number of member feedback surveys on specific services	-	4	0	1	3	8
BA 2.2	Percentage of female producers reporting satisfaction with NJ services	-	75%	-	100%	100%	NA
TB1.3	Average quarterly CBC cost recovery	-	7%	10%	7%	6%	NA
TB1.4	Average quarterly NJ cost recovery	-	5%	14%	3%	8%	NA

2.6.4 Empowering women through information and confidence building

Successful women celebrations

One Successful Woman Celebration was held during the quarter (TB 3.2); these events continue to be popular with clients who hope to be selected as successful women and with staff who see them as an effective way to motivate obstructive family members to be more tolerant of women's increased agency.

Social protection initiatives

As mentioned in the previous report, it was decided to start a pilot project in Kabul providing psychosocial support. PARSA was selected and contracted to provide training of psychosocial

Zardozi loans enable Amina to expand her business venture in Mazar

For Amina, a middle-aged Afghan woman from Mazar-e-Sharif, married with three children, joining the Zardozi program was a life-altering event. "I've received more than business training from Zardozi. I've learned about record keeping, marketing, quality assurance, and not to mention the financial support that I needed to fulfil my dreams," she shares.

Amina has received 3 loans from Zardozi, the first was seed capital of to help her set up a tailoring shop. "I started to receive more orders - one order came from a hospital for staff uniforms," she says. She borrowed from Zardozi to deliver this order. Encouraged by this success, Amina decided to expand into perfume sales. She borrowed again from Zardozi and set up a shop. "My son is the salesperson, and I manage the finance, marketing and accounting," she explains.

Amina also established a workshop in November this year. She has six workers. "First, I trained all my workers for ten days, then took an order for 300 pieces which we completed successfully," she says. Amina earned 60 Afs on every coat and paid half of that to the workers. "My profit was 8,000 Afs," she adds with a proud smile.

counsellors and then to continue mentoring counsellors in the community. The project started in November with training of all Kabul ECMs; who are very happy with the results so far. PARSA have now selected 5 of the Kabul ECMs as suitable counsellors and Zardozi will discuss starting community level counselling with PARSA in January.

Five social protection initiatives (TB 3.3) – one in each of 5 CBCs, were partially implemented by the end of the quarter as the 5 potential counsellors had not yet started work in their respective communities. They will start in January or February depending on discussions with PARSA and the new counsellor’s own preferences.

Gender and Rights training

During the quarter a research initiative was completed on the impact of gender and rights training (see Annex 6 for a copy of the final research report). The findings are compromised by the small sample size and the fact that the majority of the trained women were young and unmarried and the majority of the untrained women were older and married. More interviews will be carried out in early 2016 to improve the reliability of the results.

Table 2.6.5 Training and confidence building initiatives, Achievement against target, Apr-Jun ‘15

Output Indicator	Transition target	Achieved Apr-Jun ‘15	Achieved Jul-Sep ‘15	Achieved Oct-Dec ‘15	Total Transition Period	
TB3.1	Number of NJ members trained on rights, gender and civil society	150	91	63	116	270
TB3.2	Number of civil society events organised by NJ	6	2	3	1	6
TB3.3	Number of social protection initiatives for NJ members implemented	6	0	0	5	5

2.7 Lessons learned

2.7.1 Integration of clients into project strategy development and implementation

For many years Zardozi has been seeking ways to improve feedback from clients both on services provided and how to improve them and also on the identification of needs and new services to fill these needs. At first Zardozi tried talking regularly to clients (2010/11), then when this was not deemed sufficient Zardozi established Nisfe Jahan in order to formalise representation of clients in discussions (2011). This, although useful, was still not sufficient and feedback surveys were started using NJ Executive Committee members (ECMs) to implement the surveys (2012/13). In early 2013, the focus shifted to staff who started to hold weekly meetings to discuss feedback and demands from clients. These meetings were expanded in early 2014 to include ECMs each of whom presented issues from their own CBC.

Each additional effort brought improvements in understanding of client needs and further integration of their voices into strategy development and implementation but at the end of the day it was still felt that the voices of the clients were still not coming through sufficiently strongly.

2.8 Innovative/new ways of working

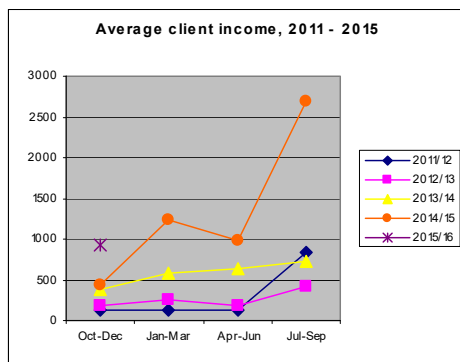
2.8.1 Mobilising women for positive change

In 2015, a visit to PEKKA in Indonesia showed senior management that a more radical shift of responsibility from staff to clients themselves is not only possible but effective. In late 2015, an initiative to shift programme leadership to clients was trialled in Kabul and Mazar with impressive results (see Section 2.6.3). Zardozi's strategy for the future is now under review with more emphasis on using clients who show interest in working for the community (Kadar), to work with ECMs and staff to make the programme more effective by highlighting weaknesses and continually finding new ways of supporting poor women to become entrepreneurs.

3. Impact

3.1 Income data

Figure 3.1 Average client income increase over baseline by quarter and year



Seasonal variations in client income have been relatively consistent over the past 4 years indicating a low in the winter, followed by an upswing in the spring, a slight fall in early summer and a large peak in the summer/autumn period (see Figure 3.1 and Table 3.1). In addition to this seasonal pattern, average income within each season has tended to increase annually with a large increase in winter 2015.

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

	2011/12	2012/13	2013/14	2014/15	2015/16
October - December	123%	178%	374%	436%	927%
January - March	130%	248%	590%	1,232%	
April - June	132%	178%	629%	986%	
July - September	836%	413%	728%	2687%	

Table 3.1.2 Programme impact on income, Achievement against target, Apr-Jun 2015

Impact Indicator		Transition target	Achieved Apr-Jun '15	Achieved Jul-Sep '15	Achieved Oct-Dec '15	Total Transition Period
1	Average increase in income over baseline	400%	986%	2,687%	927%	>400%

3.2 Impact research - empowerment

During the quarter, further research on empowerment was initiated including verification of data already collected. The results will be included in the next empowerment report which will be ready in the next quarter.

4. Monitoring & evaluation

4.1 M&E documentation and capacity building

During the quarter a consultancy firm called Sayara was contracted to review the work of the M&E Unit and to support M&E to improve the quality of data collected and analysis carried out (see Annex 5 for details of Transition milestones – M1). By the end of the quarter the Indicator Manual had been reviewed and updated and an M&E Manual drafted for discussion in early 2016 – see Annex 7 for a copy of the Sayara review of Zardozi M&E. Zardozi found it useful to work with Sayara who will therefore continue working with Zardozi on improving M&E, during 2016.

5. Progress against Transition milestones

See Annex 5 for a summary report of progress against these milestones.

5.1 Strengthening Zardozi

5.1.1 Governance and succession planning

The report on governance and succession planning was drafted and will be finalised early in 2016.

Sohela's business is her pride and honour

I am Sohela, and this is my story. I live with my elderly father who is blind, my mother died years ago and my only sister is married. My father was an apple farmer and we never had to worry about finances. When he lost his eye sight, it was difficult for me to manage our orchard. My uncle, who lived next door, came to help us. My cousins began taking care of our harvest because it would have been considered a dishonour in my conservative family if I, a girl, were to look after the family business. I wasn't even allowed to visit the orchard anymore.

I knew my cousins were giving us less than our share of the money but I did not have the courage to confront them. I worried what would happen to me after my father died. There were times when I had to borrow money to take my dad to the clinic and when we got some money I had to use it all paying off debts.

I was excited to hear about Zardozi. After I attended the induction training my cousin lectured my father about honour even my sister came over to tell me how I would be bringing shame to the family. But then her husband explained to my father and sister that this will not shame the family, instead bring us pride.

We were told by our trainer that there are no wrong answers. Slowly, I started to apply this at home. I shared my opinions with my family and even confronted my cousin about problems with our land, and started to visit the orchard again, and taking care of our apple trees. This made my cousin angry, he scolded and even beat me.

But I continued; this land is after all our only source of income, I marketed the apples myself at a better price than my cousin and I didn't give him any of the money. My father is so proud of me. He transferred the legal ownership of the land to me and my sister. This way our cousins cannot create problems for us after his death. Our cousins don't speak to us anymore, but I have the garden to look after now, rather than worry about them. This year I even started to cultivate vegetables and earned 55,000 Afs. I not only repaid my loans, but also had a surplus.

With the help of a Zardozi loan, I now own 10 chickens, besides a tailoring business. If it wasn't for Zardozi, I wouldn't be where I am today. In my neighbourhood, I walk with pride and my head held high. This is the kind of honour that Zardozi has given me.

5.1.2 Operational development and financial management

After discussions with Oxfam, it was agreed to bring in an audit firm to provide a brief review with recommendations of Zardozi accounts and finance processes.

5.1.3 Business strategy paper developed

This paper was prepared and circulated to the Board – see Annex 8 for a copy of the report.

5.2 Integrating Zardozi experience into national policy and programmes

Zardozi continued to work with MOLSAMD, the President's Office, World Bank, DFID and DFATD to take forward the plan for a national priority programme on women's economic empowerment. DFID agreed to fund Zardozi for 6 months (Jan-Jun 2016) through Aga Khan Foundation (AKF) to implement a pre-pilot project for the WEE National Priority Programme. It is planned to implement a pilot of the WEE NPP, jointly with AKF, starting in mid-2016, funded by the World Bank.

5.3 Multi donor engagement and sustainability

5.3.1 Public Information Unit

The Public Information Unit upgraded the Zardozi website and the format and process for producing the quarterly newsletter.

5.3.2 Funding proposals

A joint project prepared with Women for Women International received funding and will be implemented in 2016 bringing in US \$5,000 per month.

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: Report on Survey of Panshir as an appropriate expansion area

SURVEY OF PANJSHIR

Visited Onaba Rokha & Bazarak Districts

Panjshir is a conservative area for women activities, most of the people don't interest women to work outside the house therefore there is not available any handicraft in the market and women are seldom seen to visit the main bazaars. Sometimes women are helping males on their own agricultural land and keeping hens for eggs production.

Surveyed By: Omid Amiri & Ata Mohammad
24-Nov-15



Survey of Panjshir

Visited Onaba, Rokha & Bazarak Districts

Physical Survey report

Overall information about Panjshir

Panjshir is a province of Afghanistan situated 150 km to the North of Kabul, the population of Panjshir is 146,100. Panjshir is a valley in the Hindu Kush mountain series. Panjshir river is running in the valley as the main source of irrigation in the province as well as spring and well bore are also available using for irrigation and drinking. Has 7 districts and total 510 villages Bazarak is the centre of the province. The ethnic groups in Panjshir are mostly Tajek and the other groups also living in as minorities.

The agriculture is the main source of income of the people, the agriculture land is limited to average 2 jeribs per family and growing; wheat, corn, barley, walnut, mulberry, apple. also animal husbandry of cows goats sheep are most common in the Province. Women are busy with home activities and they don't have access to the market directly only the old age women can be seen in the markets with their male family members. The tribe type culture is common in Panjshir, people are conservative about women to work outdoor, the male are following the ideas of their elders but interested that the female work inside the house without going outside of the house.

There are few garment shops in the district markets - not more then 3-5 shops. On Thursday 24.12.2015, Ata Mohammad and Said Omid Amiri visited Panjshir for survey regarding the possibilities of Zardozi activities. It was holiday and all NGOs and Government offices were closed and we just planned to visit the community.



Finding

The people of Panjshir (male) are not willing to women work in the market as said by Lutfor Rahman chairman of Doulat Big village of Unaba district who showed negative reaction when Omid wanted to describe beauty parlour He mentioned if you want to train the women for beauty parlour then we don't need this program although he agreed if the women work other businesses in house.

The Panjshir women not coming for purchasing to local bazaars. When we visited three district we did not see more them 5-6 women and they were followed by a male. Hence no woman can be seen alone.

There is no any handicraft product available in the market just limited garments shop not more than 5 are considering in each district. Panjshir people are following the suggestions taken in the elders meeting. We visited three chairmen all of whom said the permission and rejection of any program depends on elders meetings decision.

Tools of Survey

- Visiting shopkeepers of the district level markets.(Abdul Qadir" cloths shopkeeper", Abdul Jalil "chips cooker")

- Visiting chairmen of the villages (Abdul Manan of Tawakh-(0798978107 - Lutfur Rahman of Daulat Big (0770149160)
- Survey of overall markets of three districts.

Other information

Population by districts

Districts of Panjshir Province				
District	Capital	Population	Area	Number of villages
Anaba		5,000	164 km ²	31 ¹
Bazarak	Bazarak	65,000	378 km ²	29
Dara		5,500	709 km ²	134
Khenj		10,000	688 km ²	154
Paryan		3,902	1270 km ²	67
Rokha		5,000	144 km ²	72
Shotul		8,000	55 km ²	23

The Panjshir has always been an important highway. Nearly 100 km long, it leads to two passes over the Hindu Kush – the Khawak Pass (3,848 m) leading to the northern plains, and the Anjoman Pass (4,430 m) that crosses into Badakhshan – used by the armies of Alexander the Great and Timur.

Map showing the administrative divisions of Panjshir province, Afghanistan



This province was created in April 2004 from the north eastern districts of Parwan Province. It is virtually identical with the upper part of the Panjshir Valley and its catchment. Panjshir Valley is renowned for its agriculture-based society, and depending on the season, is filled with apples, apricots, grapes, mulberries, tomatoes, cucumbers and potatoes. Since the area is still without consistent electricity and cold storage facilities, most of the food goes to waste each year.

Most of the cultivated land is concentrated in the western and central districts because of the lower elevation and close proximity to the Panjshir River. 50% of the cultivated land is found in only 2 of Panjshir’s 7 districts. Meanwhile, livestock is raised in the other 5 districts due to the hilly and mountainous topography. Panjshir is famous for its mulberries, as well as an abundance of precious stones, such as lapis lazuli.

HORTICULTURE KEY CROPS Total production (2008): 52,614 metric tons.

DIVISION OF LABOUR BY GENDER Production: Panjshir stands out as women appear to be more active in cultivation than in many other provinces, with the exception of Baghlan. Women in Panjshir are involved in the cultivation of all crop categories, although men are still dominant in this category. Harvesting is done by both men and women.

Processing: Drying fruits is mainly done by women. Both men and women are involved in shelling nuts.

Sale & Trade of Goods: While men still handle a majority of selling and trading of horticulture goods, women are involved in the sale of cereals and grains, fruits, nuts, and vegetables.

INVOLVEMENT OF CHILDREN (UNDER 15)

Children under 15 in Panjshir are involved in the cultivation and harvesting of all crop types. Children also participate in drying fruit and shelling nuts. Children share the responsibility of raising livestock and poultry with their older family members in Panjshir. They are involved in the production of dairy products. While they are typically not involved in the sale of livestock, it is common for them to sell eggs, milk and dairy products.

DIVISION OF LABOUR BY GENDER Animal husbandry:

Both women and men raise livestock in Panjshir, although women appear to play a greater role than men in raising cattle. Poultry are mainly raised by women.

Processing: Men perform most of the butchering. Both men and women participate in the shearing of animals. Women are in charge of producing dairy products.

Sale & Trade of Goods: Livestock & Poultry: Men sell and trade most livestock. Eggs are sold by both men and women. **Dairy:** Both men and women sell milk and dairy products, although men sell a majority of the latter. **Commodities:** Trading of commodities is handled solely by men.

ECONOMIC FACTORS AND PROVINCIAL INFRASTRUCTURE LIVELIHOODS AND INCOME SOURCES Agriculture is a major source of revenue for 38% of households in Panjshir. 39% of households own or manage agricultural land or garden plots in the province. More than half of households in the province (51%) derive income from nonfarm related labour and nearly a third of households (29%) earn income from trade and services. Livestock also accounts for the income of more than a third of households in the province (37%)
Key Income Sources Poor: Labour, Crop sales, livestock sales **Better-off:** Crop sales, livestock sales, trade

ACCESS TO CREDIT Access for men and women Men who need to borrow money or buy goods on credit in Panjshir mainly go to their family or neighbours as well as from private lenders. They do seek loans from shopkeepers or suppliers that sell items on credit, but to a lesser extent. Fewer than half of interviewees say women are able to borrow money or buy goods on credits. Those that are able borrow from family/ neighbours, private lenders or suppliers/shopkeepers. Microfinance Institutions MISFA or any of its implementing partners have never had any microfinance activity in the province.

ROAD INFRASTRUCTURE & ACCESS TO MARKETS The transport infrastructure in Panjshir is not well developed, with only about a third (32.9%) of roads in the province able to take car traffic in all seasons, and a fifth (19.5%) able to take car traffic in some seasons. However, nearly half of the province (45.5%) has no roads at all. Interviewed stakeholders described the roads linking rural areas to markets as being sufficient and sometimes good with some improvement in the last three years. The major challenges identified were distance from markets, lack of roads / poor quality roads and lack of transportation.

SOCIAL FACTORS POVERTY AND INEQUALITY Poverty rate: 22.6% Per capita monthly total consumption: 1,751 Afs **LITERACY** Literacy rate: 27.5% No available information about Kuchis' literacy rate.

FOOD SECURITY Problem satisfying food need of the household during the year (households %): Calorie deficiency (% consuming less than 2100 calories per day): 28.5% Never: 24%• Rarely (1-3 times): 42%• Sometimes (3-6 times): 25%,• Often (few times a month): 5%,• Mostly (happens a lot): 4%•

CHILD LABOUR AND SCHOOL ENROLMENT Child labour: 37.8% School Enrolment: 54.1% No available information school enrolment of Kuchi children.

SECURITY STATUS OF WOMEN Female literacy rate: 8.5%; Female share in active population: 46.2% Access to markets / female mobility: According to our interviews, few women in the provincial centre go to the local bazaar to buy goods. Most that do are accompanied by a male relative when they do so. Almost no women go to sell items. Women outside of the provincial centre are less likely to go to the local bazaar to buy goods and more likely to be accompanied by a male relative. \Level of security in Panjshir: According to interviews in the province, the security situation has remained stable over the past year. They also perceive most roads that link rural areas with the provincial markets to be quite safe.

Afghan Women Learn Entrepreneurship in Panjshir Valley

During the May 12 opening ceremony at Panjshir's first food-processing center, located in Bazarak district, the women's freshly made jams and fruit juices were on display and available for purchase. Their products already are being sold in local markets, and the goal is eventually to fill the shelves of Kabul's larger grocery stores.

Panjshir Valley is known for its agriculture-based society, and depending on the season, is filled with apples, apricots, grapes, mulberries, tomatoes, cucumbers and potatoes. But because the area lacks consistent electricity and cold-storage facilities, most of the food goes to waste.

The women capitalize on the program by turning the perishable items into preserved commodities, allowing healthy food options to be available after harvest. For many women, this is their first opportunity to work. "My family is supportive of what I'm learning to do," said Lailama, a 37-year-old woman enrolled in the program. "Before this I was a housewife, and now I can provide some of our income."

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 Nisfe Jahan Strategy Workshop with MOU and strategic plan

Nisfe Jahan Strategy Workshop

30.11.2015 – 01.12.2015

Participants

Zardozi staff

Name	Position	Location
Kerry Jane Wilson	Executive director	Main office
Laiq Samim	Program director	Main office
Hasina Aimaq	Guild institutional development manager	Main office
Rahima Paiman	Marketing development Manager	Main office
Sultana Hamidi	Training manager	Main office
Engineer Ata Mohammad	Regional manager	KRO
Mehri Mirzad	Deputy regional manager	KRO
Baspari Nasiry	Regional manager	JRO
Sakina	Acting Project officer	MRO
Meena	Project officer	HRO

Nisfe Jahan

Nasrin	NJ Operational Manager	Mazar NJ Regional Office
Salima	Chairperson – NJ Mazar Chairperson NJ Central Committee	Mazar NJ Regional Office
Durdana	Executive Committee Member Kadar	Kabul NJ Regional Office
Zahra	Executive Committee Member	Kabul NJ Regional Office
Kubra	Kadar	Kabul NJ Regional Office
Qamar Bibi	Executive Committee Member and Kadar	Kabul NJ Regional Office
Fahima	Executive Committee Member	Kabul NJ Regional Office
Adela	Executive Committee Member	Kabul NJ Regional Office
Pekai	Executive Committee Member	NJ Jalalabad
Shazia	Executive Committee Member	NJ Jalalabad
Gulhijaba	Executive Committee Member	NJ Jalalabad
Mozhgan	Executive Committee Member	Mazar NJ Regional Office
Aziza	Executive Committee Member	Mazar NJ Regional Office
Halima	Executive Committee Member	NJ Herat
Mahjoba	Executive Committee Member	NJ Herat
Zulaikha	Executive Committee Member	NJ Herat

Objectives of strategy workshop

Salima introduced herself as NJ Central Committee Chairperson elected by representatives from each region in a meeting in Herat earlier in 2015. After introduction she explained the objectives of the strategy workshop:

- To get agreement on NJ Vision and Mission and develop a strategic plan
- To agree how we can make NJ more sustainable
- To sign an MOU with NJ
- To develop a system for new client selection

Review of last strategy workshop

In summary the issues discussed at the previous strategy workshop were:

- The structure of NJ in terms of the difference between elected bodies and their powers and paid managers and their functions. This was explained by reference to the NSP structure
- Plans to develop Service Providers and the training of cutters as Service Providers
- An increase in the honorarium for Executive Committee Members
- Plans to establish NJ offices in each region
- Selection of new NJ clients

Vision, Mission and strategic plan of NJ

Vision was explained by drawing a mountain and showing the summit as the point which NJ wants to reach. The summit was named 'Vision' and the paths by which NJ can reach the summit were named 'Mission'. The plan which ensures that the Vision is reachable is the Strategic Plan

Executive Committee Members were asked to list the problems which women face in communities, and to put every problem under specific headings.

Social Problems

- Literacy
- Women are not counted as important in society
- Disrespectful behavior towards women
- Lack of technical and educational training centres for women
- Cultural restriction for women (women are not allowed to go out of home)
- Violence against women
- Gender responsibilities such as small children make it difficult for women to leave home to work

Legal problems

- Women are not able to gain their Rights in society
- Women are not aware of advocacy centres for women
- Men behave badly with women and do not consider women Rights
- Females are restricted from going to school or having higher education.
- Men dominate women
- Men do allow women to discuss issues and to be involved in decision-making

Economic problems

- Women cannot find paid work
- There are no companies providing women with work
- Financial issues in life
- Not able to send their children to school due to financial problem

After listing all the problems Executive Committee Member were asked to prioritise the most significant problems

Most significant problems

- Security
- Being jobless and no income
- Being illiterate and lack of education
- Small children
- Violence against women
- Community are not given any Rights to women
- Families don't allow the female member to go out

Participants were then asked to identify the problems with Nisfe Jahan might be able to solve:

- Being jobless and no income
- Being illiterate and lack of education women
- Small children
- Violence against women
- Community are not given any right to women
- Families don't allow the female member to go out.

Executive Committee Members divided into groups in order to find solutions to these problems.

Families don't allow female members to go out

Solution

- Form a community group
- Make an awareness group from NJ members with cooperation of Zardozi staff
- Search for women who have a problem with their families and are not allowed to go out
- Discuss with families, *Mullah* and *Wakil* in communities to allow more mobility to the women
- NJ and Zardozi should work to find out a good source of income for the women and train them to improve their skills.

Unemployment problem

Solution

- A big garment production workshop should establish in NJ office or its location should be in centre of the city - it can employ many women
- Other small workshops can also work on the overflow orders coming from the main workshop
- Zardozi should provide some financial support for the main garment production workshop
- Different business and technical training also should be done through the big workshop

Violence against women

Solutions

- Advice to should be given to those who commit violence
- Executive Committee Members should announce to other NJ members that NJ office is addressing violence against women issues
- A committee should be established to work on violence issues
- Committee should consist of a mature and respected female community leaders who is listened to in her community and two Executive Committee Members
- This committee should discuss with those who are committing violence and also should encourage the victims of violence to work.
- Zardozi can introduce those women to the advocacy agencies which are working for women rights

Small children

Solutions

- When a women can earn enough money she can put her children to a kindergarten
- Having a kindergarten is not a good way as the money which is collected from each child is not enough for the person takes care of the children and if Zardozi pays the carer then the number of care facilities will be limited by financial considerations and remoter areas will be disadvantaged
- The other solution can be that if a woman has space and lives near to *manbeh* she can take care of the children which women are bringing to her and charge a specific amount of fee according to the amount of time for which the child is left
- At the last it agreed that small children is not a big problem every one can solve it by herself, it experienced in business training where women were not ready to bring their children in office, they solved the problem by themselves

Women are not allowed their Rights – sometimes men allow women their Rights and it is women who deny them their Rights

Solution

- Executive Committee Members should discuss these issues
- A group/committee should be formed to work with women on Rights s
- This committee should conduct discussion with women about their Rights
- The committee should discuss women Rights with Mullah and Wakil and ask them to advice and be aware
- The committee should discuss women Rights in the mosque and at meetings
- In case of a special case at first committee should talk with the family member of the woman
- If it did not solve the problem, committee should bring the problem to Wakil, elders in community and Mullah to solve the problem
- And again if the committee did not get a positive result then they can introduce the women to the women Right agencies.
- At the end awareness about women rights should be given to the men and women in society.

Literacy

The main problem is that the women cannot read and write they need literacy rather than further education

Solutions

Ain the short term literacy classes are needed to enable women to solve their daily problems.

SWOT analysis of NJ office

The term SWOT was explained to Executive Committee Members – ‘strengths and weaknesses’ are internal factors and ‘opportunities and threats’ are the external factors.

Strengths

- Equal aims between all NJ Member
- Information about different areas
- They are owning different skills
- Existing of *manbehs* in different areas and locations.
- Appreciation of successful women

Weaknesses

- Lack of self confidence of NJ member
- NJ ID depends on Zardozi
- NJ don't have clear strategy for future
- NJ member don't have enough capacity
- Lack of networking (limited relations among themselves and external organizations)

Opportunities

- Financial and technical support from Zardozi

Threats

- Lack of security
- Temporary financial and technical support of Zardozi

Sustainability of NJ

The terms sustainability was explained to Executive Committee Members and then Executive Committee Members were asked to give their ideas that how NJ can be more sustainable. It was agreed that the following can make the NJ more sustainable:

- Executive Committee Member should be more active
- The services which Zardozi staff are offering should be done through the NJ members
- NJ members should have saving among each other

The idea of having Service Providers and Kadar and how these differ from Executive Committee Members was explained.

Service Provider

Service Provider is a client who provides a skill service to other clients in return for a fee. This can be done through *manbeh* or on other days from her house. A Service Provider can be a client, Executive Committee Member or Kadar.

Service Provider is selected by Zardozi, Executive Committee Members or Kadar on the basis of their skill or interest. Service Provider has to pass skill test and complete Zardozi's skill trainings. Service Provider should cooperate with Zardozi staff in free but she will be paid for the time and expenses she incurs

The main aim of having Service Providers is to support clients by providing services which clients require to be successful, in return for a reasonable fee

Executive Committee Members from Herat suggested to pay the Service Provider the approved fee while they are providing service in *manbeh* and they can charge higher fees when they provide services in their houses.

KADAR

- Kadar are selected by Zardozi and other Kadar
- The number of Kadar approximately should be one for each 3 or 4 manbeh
- Kadar is trained in leadership, good governance, civil society, gender and rights. They also receive training in management and accounts (budgeting, expenditure monitoring and fund raising). As per the need they also receive training in communication packages.
- Kadar will attend Zardozi workshops to participate in strategy development and to understand programme vision, goals and objective.
- The main aim of having Kadar is to work with staff they ensure that agreed strategy is implemented and that strategy development is based on real need and desires of clients.

After the explanation of Kadar Executive Committee Members were asked to suggest the attributes of Kadar.

- A person who is willing to work for community not only herself
- Gul hijaba suggested that Kadar should be a man because in villages families will not allow the women to talk with men and try to solve the problem of community. In response to this question Qamar Bibi explained that definitely families will let women to be Kadar.
- Kadar should have strong self confidence

Following question raised by the Executive Committee Member

1. How Kadar is selected?

Kadar are selected by Zardozi and other Kadar based on their qualities

2. Will Kadar be paid by Zardozi?

Yes, Kadar are paid for expenses incurred

3. Do Kadar work everyday?

No, they are working as per the clients need

4. How will Kadar report their activities?

Kadar are making plan and the plan is shared with Zardozi staff and while they are working verbally the Zardozi staff will be in picture.

Executive Committee Member

Executive Committee Members already know about the Executive Committee Member's responsibilities and duties but a brief definition was given to them. Executive Committee Members are not selected by any one they are elected by the NJ member in manbehs and every manbeh has one Executive Committee Member who is responsible to bring the ideas and suggestions of clients to Zardozi office and also take some information to Manbeh.

MOU between Zardozi and NJ

It was explained to Executive Committee Members that until now Zardozi has been working with NJ without any contract or agreement. In future it will be better to have plans and a clear outline for the responsibilities of each parties, and for this we should sign an MOU by both parties.

Executive Committee Members divided in groups to suggest a division of responsibilities between NJ and Zardozi. The agreed points are as follows:

Responsibilities of Zardozi

1. New area survey
2. Trainings will be done by Zardozi
3. Training of Service Providers, at the moment this means Cutters
4. Providing services in Manbehs
5. Marketing support
6. Distributing new designs, patterns
7. Selecting Kadar
8. Collecting information regarding new business sectors
9. Advising on selection of successful women for celebrations
10. Selecting new clients
11. Mentoring clients with workshops, shops etc
12. Finding new donors
13. Providing technical training to Kadar and Executive Committee Members
14. Exchange visits for business women outside of country
15. Zardozi should try to find new business opportunities
16. Zardozi should supervise Nisfe Jahan offices and Manbehs
17. Zardozi should help clients in finding raw materials which we cannot find in each region
18. Zardozi should link Nisfe Jahan office to government organisations
19. Zardozi should introduce Nisfe Jahan to other NGOs

Nisfe Jahan Responsibilities

1. Loan process will be completed by Nisfe Jahan office
2. Coordinating with Zardozi in collecting information regarding new business sectors
3. Organising Nisfe Jahan meetings
4. Inauguration of new Manbehs
5. Organising exhibitions
6. Preparing Nisfe Jahan budget
7. Election in manbehs will be arrange by Nisfe Jahan
8. Participating in purchasing process

9. Marketing will be done by Nisfe Jahan but for sometime Zardozi support is needed in this regard
10. Introducing clients to banks for opening accounts
11. Keeping and controlling of usage of new designs and patterns in manbehs
12. Organizing successful women celebrations
13. Helping Zardozi in selecting new clients
14. Managing ROSCA groups
15. Feedback surveys
16. Fining suitable places for opening new manbehs
17. Meeting with absent and unemployment clients
18. Nisfe Jahan should try solving problems of Clients and Kadar
19. Annual budgeting
20. Necessary information of Manbehs and clients will be done through Executive Committee Members and Kadar
21. Selecting staff for Nisfe Jahan office
22. Nisfe Jahan should find link with government and private organisations
23. Nisfe Jahan should provide advice to clients in family problems
24. Nisfe Jahan should motivate active clients to open a workshop in city and help other clients for receiving orders.

At the end of this session the MOU has been signed by Dr Kerry Jane Wilson, Executive Director of Zardozi and Salima, Chairperson of NJ Central Committee.

Information about NJ office in Mazar

Ms. Salima provide the following information about NJ office in Mazar

- Processing of loan
- Cutting training held in NJ office
- Successful women celebration
- Women are coming to NJ office for waiting or sometimes for having a rest
- There is a Kesht group in NJ office women are visiting manbeh in this regard as well
- Executive Committee Members meetings are conducting in the NJ office
- Women are coming to NJ office for cutting and having all other services which offer in manbeh.

New client selection

Executive Committee Members were told that the current system of client selection is not effective it will be better to have a another system or bring some changes in the current system because the current system requires a lot of resources – staff have to spend a lot of time. Also the results are not very good in that too many clients are not according to the criteria, for example young girls who just want the training and are not actually interested in a commercial activity. The current system is as follows:

- Talking with authorized person in community
- Doing door to door survey
- Asking questions about the tailors, livestock keepers and poultry owners in the community
- Sometimes new clients are coming directly to manbeh, NJ office and Zardozi office
- Executive Committee Members also introduce some clients

- Directorate of women affairs also introduces some clients to Zardozi

New strategy for selecting new clients

When new women are coming to the existing Manbeh to become clients they will be checked for:

1. whether they can be considered as a client or not if yes then they should use the services of that Manbeh.
2. Advertising for new clients should be made into a flier and distributed in selected areas by Zardozi.
3. NJ members should also talk to communities with the following points:
 - Conditions for being a Zardozi client
 - Contact number of Zardozi and NJ office.

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	Review completed – see Annex 8. Indicator manual finalised, draft of operational manual under discussion (see Section 4)
		Impact research completed, results feed into programme strategy	M2	Empowerment and training impact research surveys and reports completed (see Sections 3.2 and 2.6.4 and Annex 6)
		Governance systems reviewed, report delivered and agreed improvements implemented	M3	The review report has been delivered and will be discussed with the Board in early 2016, see Section 5.1.1
		Technical assistance on operational development completed	M4	Refaqat Babur, Auditors reviewed Zardozi's financial and procurement systems and finalised their report (see Section 5.1.2)
		Technical assistance on financial management provided, report delivered and agreed improvements implemented	M5	The budget training arranged for Chief of Finance was delayed until 2016
		Medium to long term operational and business strategy paper completed	M6	Completed and submitted to the Board (see Section 5.1.3 and Annex 8)
Scale up of strategy	Area surveys and selection of new clients	2 area surveys completed	M7	2 area surveys completed from Pule Khumri and Panjshir (see Section 2.2.1 and Annex 1)
		Staff and NJ workshop on new client selection completed	M8	New client selection was included in the NJ Strategy meeting in Nov (see Section 5.2.2 and Annex 3)
	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	Completed (see Section 2.5.2 and Annex 6)
	Providing business and related support services	New SME business training modules developed, tested and in use	M11	Research on the type of services needed by small entrepreneurs still in process (see Section 2.5.1)
		6 pilot social protection initiatives launched	M12	Psychosocial training completed with ECMs, counselling will start in 5 CBCs in early 2016 (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, workshop will take place in early 2016

	Activity	Target		Progress
				(see Section 2.5.1)
	Market research and development	6 UAE/India trade visits result in repeat orders	M14	6 visits to Dubai and India completed (see Section 2.3.1)
		Strategy for providing marketing support to WEE sector agencies finalised	M15	2 agencies have signed contracts to work with Zardozi - (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	NJ strategy workshop was held in November, MOU was signed (see Section 5.2.3 and Annex 3)
		Technical assistance results in strategy plan for financing NJ	M18	NJ financing plan was delayed until 2016 as suitable technical assistance would not be found.
	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	Discussions ongoing with MOLSAMD regarding a national priority programme (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 2.6.3 and 2.7)
Multi donor engagement and sustainability	Multi donor engagement and sustainability	Public Information Unit established	M22	Technical expertise accessed (see Section 5.3)
		Funding from at least one donor secured	M23	Funding secured from DFID and applications in process with 2 other donors (see Section 5.3)
		Fund raising pursued with local companies	M24	Delayed until 2016 (see Section 5.3)

Annex 6 Research into impact of gender and rights training



GENDER & RIGHTS

Training Impact Study of *The Markets For Afghan Artisans Programme*

Barbara Everdene
JANUARY 2016

ABSTRACT

This study reveals that women bear witness to, and are affected by, inequality and violence in their daily lives; undoubtedly, fear keeps some living their lives within the bounds of the expectations of their families, but tremendous courage and moral authority also come through these narratives. It is clear that training on gender and human rights has given participating women a framework and a language to understand their experience, as well as the resolve and peer support to stand up for their rights and the rights of others in their families and communities. Women who received gender and rights training were more likely to hold the view that women are responsible for taking the initiative to negotiate their rights within their families (50% compared with 38% untrained). However, the dataset does not show a relationship between training and action on gender and rights issues. This may have been impacted by the fact that the trained sample was largely young and unmarried, perhaps the least influential stage of a woman's life in Afghanistan.

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Introduction

Zardozi is a national non-profit organisation in Afghanistan with a mission to help low income and low literate Afghan women become successful micro entrepreneurs. Through the *Markets for Afghan Artisans programme*, supported by DFID from 2012 to 2015, Zardozi has facilitated access to skills and business training and provided linkages to market opportunities for almost 3,000 women who in turn now employ approximately 5,500 women. Zardozi has also promoted membership in Nisfe Jahan, a registered civil society organization representing member women micro and small entrepreneurs. In addition to business support, Zardozi provides training in gender and human rights to selected women in the programme.

Purpose

The primary purpose of this study is to explore the impact of two training modules delivered through the *Markets for Afghan Artisans programme*: Gender Awareness and Human Rights. The study leads to recommendations on the content and delivery of these training modules. As such, this report is a deliverable of the *Markets for Afghan Artisans programme*. A secondary purpose of the report is to contribute to Zardozi's understanding of women's progress towards social and economic empowerment, and to identify interest in, and levers for encouraging women to collaborate on community-based rights and protections initiatives.

Approach and Methodology

To understand the impact of training, the study focused on how women had integrated concepts of gender roles and responsibilities in their beliefs about what was possible for them now and in their desires and hopes for their future. This aligned with the core learning objectives of the training:

Figure 1: Learning Objectives of Training Modules

1. Understand gender roles
2. Understand the key influences that shape gender roles
3. Recognise the challenges faced by women because of their gender roles
4. What are rights and what are responsibilities

The consultant developed a standard questionnaire (see Annex 1), which was administered by Zardozi M&E staff through in-depth interviews and translated in December 2015.

Thirty-two female programme participants were selected by Zardozi staff to form two distinct sample groups: 16 who had participated in gender and rights training, and 16 who had not. This is a relatively small sample size given the reach of the programme, and results from the study should be interpreted as suggestive of potential trends rather than conclusive. All respondents are from the Kabul area; results should not be taken to apply to other areas of Afghanistan.

It should be noted that the samples were not representatively balanced in terms of the age and marriage status of women in each group. As shown in figure 2 over the page, the trained sample is almost exclusively young unmarried women. Age and marriage status may be as

significant in influencing the results as exposure to and integration of gender and rights training. Any further scaled research on this issue should take care to balance the age and marriage status of samples.

Figure 2: Representative Age/Marriage Status of Sample Groups

TRAINED SAMPLE		UNTRAINED SAMPLE	
Unmarried	81%	Unmarried	31%
<24 years	88%	<24 years	44%
Late 20's	13%	30's-50's	56%

1. Views on Equality, Barriers, and Responsibility for Change

1.1 Do you believe that women can work and lead others as men do? Why or why not?

Women in both sample groups unanimously affirmed this question in principle. However, their discussion of the significant gender challenges they faced revealed that negotiating some level of control over their own opportunities and future, and influencing decisions in the home, were their central concerns. In keeping with the relatively young age of the sample, attending the community business centre to gain access to independent paid work, and turning down unwanted marriage proposals, were emphasized as ways that women could lead in their own lives. Respondents viewed their homes and families as the arena to develop their leadership. In the words of Shamila, 20, “women have the right to lead at home and get decisions at home”. Narratives of leading in the home included contributing to financial decisions, choosing home décor or other household items, purchasing children’s clothing and school supplies, or deciding what to cook for guests. Two respondents expressed their leadership in terms of purchasing a home in one case and advising her husband on his career and investment decisions in another.

Most women reported living under the authority of family members from whom they needed permission for many aspects of their life, so negotiating for choice in their own life was seen as a more immediate issue than leading others. However, respondents viewed themselves as having influence in sharing opinions and values around women’s rights with their actual or future children, siblings, and extended family members. The critical importance of role modelling was well recognized (see section 3.3 for discussion). Nevertheless, as discussed in section 2.1 below, most respondents reflected a limited view of what was possible for them in the economic sphere—mentioning standard professions of tailor and garment worker, beautician, and office worker.

1.2 Do women face different expectations and challenges than men? What are some of these challenges?

1.2.1 House work and care work

Sixty percent of respondents, taken together, listed responsibility for house work and care work as a significant challenge for women. One woman expressed the consensus most frankly: “I believe that women can work and lead, but less than men, because they have to do chores and care about their children”. With one noteworthy exception, all respondents seem to have internalized the expectation that they are solely responsible for housework (note also that this is a relatively young sample) and that they can and should work harder. In the words of 20-year old Nasrin:

“If [women] do their chores on time they can find time to work outside. Women face different challenges like they have work at home and it’s a challenge that they should do, and women should do their [house] work on time to find free time to work.”

Neither a reduction in housework, nor men and boys stepping up to share in the workload at home were mentioned. The exceptional respondent, from the non-trained sample, said: “I believe that women that work outside cannot work at home, and women that work at home cannot work outside” but did not give further explanation.

Urgency of housework was frequently emphasized, with women expressing the expectation that they complete chores on time, and thus the importance of scheduling their time. Forty-four percent of non-trained and 63% of trained respondents (possibly due to age) viewed themselves as responsible for managing both house/care work and paid work efficiently; moreover, they felt that demonstrating their ability to manage both was key to obtaining family permission to engage in paid work. This implicitly suggests that many if not all respondents may view unpaid housework and care work as women’s work (6% of the overall sample, no difference between groups, said that there were some kinds of work women could do, and some kinds that men could do).

1.2.2 Reputation, Gossip, and Street Harassment

One-third of the trained sample mentioned that gossip and criticism – whether behind their back or to their face - holds women back (compared to 6% of the non-trained sample), probably more of a reflection of their relatively young age and unmarried status than any impact of the training. One quarter of the trained sample and 19% of respondents overall felt that women must ignore gossipers and harassers but did not share explanation or details of how to do so. Twenty-year old Shamila shares: “if a woman works, people say many things such as ‘where is she going?’, or ‘should we follow her to see whether she is going to work or somewhere else?’. That is a big challenge. To overcome this, women should talk with their families and gain their trust.” Street harassment and personal safety was also mentioned. As 24-year old Shazia says, “outside [in the street], women are worried that they are in danger and that maybe a bad person will disturb them”.

1.2.3 Women with other life challenges

A range of other challenges emerged from the study, from poor mental and physical health to disabilities such as blindness. At least two widows were identifiable in the sample, and one mentioned the importance of having an elder available at home.

In addition, 9% of respondents mentioned that family abuse holds women back. It is likely that fear of abuse is a more significant problem, related to fulfilling expectations, such as completing housework on time, and living within permissions.

1.3 Do you believe that if women have difficulty developing the ability to work and lead, it is their fault? What do women need to overcome this?

Almost all respondents held families primarily responsible for enabling women to work and lead (a small number mentioned men in particular), highlighting the reality that women are subject to the authority of individuals in the family. In one woman's words: "women have the problem that anything their husbands say, they have to accept". The main difference between the untrained and trained groups was that the trained group was more likely to emphasize that women were responsible for negotiating their rights and freedoms with their families. That is, they felt that the onus was on women to initiate the change process – to find the courage to begin, and to initiate conversations with family members on what they are permitted to do.

The women who received gender and rights training were more likely to hold the view that women are responsible for taking the initiative to negotiate their rights within their families.

A significant number (22%) of respondents emphasized that women need the active support of their families to cope with challenges and be successful. The trained group was more likely to report this (25% over 19% of non-trained), perhaps as a reflection of their young age/unmarried status.

Twenty-nine year old Zahra says:

"Some families don't allow [women] to work, but women can talk with their family to be affectionate to them and let them work and lead. Women face different challenges in their work. If women work, they need the support of men in their work. If women work outside, they face different challenges and bad behaviour of some people. They should discuss with their family and get their help to overcome these problems."

There were a number of narratives like this, suggesting that women desire to preserve their family relationships, initiating change through patient persistence and positive communication that invokes love and kindness towards building trust.

2. Transformation of Self-Concept and Self Confidence

2.1 Has participating in the programme changed your ideas about what you can do as a woman?

Do you feel the same or differently about your own abilities since you started this programme?

Although respondents unanimously reported that their ideas had changed about what they could do, the question was answered in concrete terms around the acquisition of skills rather than interpreted more broadly around gender roles. Seventy-eight percent of women reported that they now had the ability to tailor, and 1/5th of these further explained that they could now sew in a variety of different designs. One-quarter of respondents also emphasized their new and better understanding of business, and 19% reported now having the ability to shop well, comparing price and quality. Nineteen percent also said they now believed they could earn an income. Possibly due to age and/or access to the market (which was not queried), the untrained sample made more mention of acquisition of business knowledge, marketing skills, and income (e.g. 31% of untrained sample mentioned marketing compared to 6% of trained sample). A

significant minority mentioned their growth in psychological resources – 19% felt they had gained more confidence or courage.

Among respondents who interpreted the question in terms of gender roles, it is difficult to determine from their translated narratives whether they are confirming prevailing social norms about industries considered acceptable for women (i.e. relating what they feel they are allowed to do) or presenting their own views on what they believe is possible for them to do. For example, Amulbanin says, “as a woman I can do tailoring, weaving and crochet”, while Shazia says, “as a girl I can do all chores of home and I can do tailoring”.

One-quarter of respondents mentioned that they had learned about their rights, with 13% mentioning that they had asserted their rights at home or increased their engagement in family decision making. Forty-four percent of women trained in gender/rights mentioned they had learned about rights, compared with 6% of the non-trained sample. However, non-trained women were just as likely to mention confidence/courage (19% of each sample) or decision-making and/or asserting rights at home (13% of each sample) as trained women.

2.2 Do you feel able to speak up within your family about your rights or the rights of other family members?

Eighty percent of respondents said they felt able to speak up within their family about their rights. There was no significant difference between respondents from the trained compared to the untrained sample. Women spoke in terms of their achievements:

- 20% negotiated their ability to participate in the programme and attend a manbeh
- 20% were able to keep a family member in school
- 6% promoted consultation with a child to be engaged
- 6% work to make space for the voice and opinion of other family members in family decisions
- 6% mentioned standing up against the abuse of a family member

Of the 20% that responded no, almost half said they were able to speak up about their rights some of the time. One attributed her silence to living in a village “where men don't allow women to speak up on important issues”. Another felt that if she talked too much about rights, her family would not let her go to the community business centre.

“I am able to speak up about my rights within my family. When I joined this programme, people said lots of things behind my back to my father and he told me to stop working. So I explained to him about the tailoring course and told him I want to learn how to tailor. I asked him to please ignore people’s words, and now he doesn’t care about what anyone says and he lets me attend manbeh.”

-Anita, 20, Gender and Rights trainee

3. Visions for Change and Growth

3.1 What would you like to see yourself do or become?

As with other questions, respondents primarily gave concrete and practical answers to this question. Sixty percent of respondents said their vision was to become a famous or successful tailor. Ten percent of this group wished they could become a doctor but were not able to go to school so would strive to be a tailor instead. In addition:

- 15% desired to become a tailoring instructor
- 9% aspired to build a business
- 13% aspired to greater literacy and/or formal education

Emerging from the dataset as a whole are two distinct narratives – women mention ‘helping the family’ as well as ‘becoming a personality’. The latter is more frequently mentioned as a response to this question as well as a desire for their current or future daughters. It is unclear what exactly is meant by this phrase, but perhaps it expresses a desire for individuality, stature and even influence.

3.2 What rights and freedoms do you wish you had?

About 1 in 5 women in the study reported that they were already able to enjoy all their rights and freedoms. Other responses suggested some of the highest priorities for women:

- 41% mentioned building a business, going to market and earning an income
- 34% mentioned learning how to read and go to school, and
- 13% expressed the desire to choose their own life partner
- Other mentions: to buy a house, to choose to wear a veil instead of a chadari (burka), to become a reader of Quran

A small but significant six percent reflected the desire that women were respected like men are, and that women had the same rights and freedoms as men.

3.3 What rights and opportunities would you like for your daughter(s)? Do you see a role for your son(s) in promoting women’s rights and opportunities?

Given that over half of respondents are unmarried, this question was answered largely theoretically. Among those with actual children, there was reluctance to give specific details. There was a consensus desire that sons would respect the rights of their sisters, wives and daughters and allow them to study, work, and be involved in decision-making; one woman went so far as to say that she wanted her son to complete school then publicly support women's rights at the masjid. One respondent mentioned that she wanted her sons to refrain from violence against women; another said that she encourages her little brothers to respect the rights of women.

Forty-one percent mentioned they wanted their sons to be role models for how to relate to women with respect for their rights, while 10% mentioned they wanted their daughters to be role models among women for realizing their rights and freedoms.

4. Experience With, and Interest in Leading Change

4.1 Do you feel able to speak up among your neighbours about the rights of girls and women? Have you ever done so? Have you ever participated in a broader community meeting about the rights of girls and women or other issues affecting women?

Training does not appear to have had an impact on whether or not women have spoken up on women's rights. In each of the trained and untrained sample groups, 56% reported they had not spoken up about women's rights, and 44% reported that they had. Of those who spoke up, 54% did so to men in their family or extended family; 23% to peers in the manbeh, and 15% to other girls and women. Their stories reflected the following themes:

As a result of training, half of young women made resolutions to stand up for women's rights.

- 31% mentioned speaking up related to violence against women
- 19% discussed the issue of remaining in or returning to school
- 19% witnessed violence (drug use, beatings, preventing women from visiting their families and beating them for disobedience, one woman divorced for visiting her family, threat to kill daughter for not accepting marriage)
- 22% heard about violence (women beaten for going to market, women beaten for visiting families, murder of family related to a choice of suitor in a marriage)
- 15% discussed unwanted engagement

Respondents expressed fear, empathy, and sadness where their negotiations had not been successful in changing the situation. Significantly, within the trained sample, half of young women made resolutions to stand up for women's rights as a result of the training. None of the respondents reported having participated in a formal meeting dedicated to a rights issue. The most formal discussion mentioned was a women's party where the respondent told women that they have rights beyond dowry (mahar) rights.

Conclusions

This study reveals that women bear witness to, and are affected by, inequality and violence in their daily lives; undoubtedly, fear keeps some living their lives within the bounds of the expectations of their families, but tremendous courage and moral authority also come through these narratives. It is clear that training on gender and human rights has given participating women a framework and a language to understand their experience, as well as resolve and peer support to stand up for their rights and the rights of others in their families and communities. Women who received gender and rights training were more likely to hold the view that women are responsible for taking the initiative to negotiate their rights within their families (50% compared with 38% untrained). However, the dataset does not show a relationship between training and action on gender and rights issues. This may have been impacted by the fact that the trained sample was largely young and unmarried, perhaps the least influential stage of a woman's life in this context.

To connect this with a theoretical framework on empowerment, training has played an important role towards conscientisation among young women. Sara Hlupekile Longwe⁵ (2002) defines conscientisation as the process by which women realise that their lack of status and welfare, relative to men, is not due to their own lack of ability, organisation or effort. It involves the realisation that women's relative lack of access to resources actually arises from the discriminatory practices and rules that give priority access and control to men. Further, the process of conscientisation drives women's own need to understand the underlying causes of their problems, and to identify strategies for action. While the majority of women in this study have not reached this point, there are very significant voices within the data that have identified root problems such as the double load of housework and paid work, and have pointed to solutions such as negotiating with family members and developing role models, with one woman expressing the desire to encourage her son to speak up on women's rights in their local masjid!

This study provides important information on the issues most salient to women in the Markets for Afghan Artisans programme. Beyond the right to work and visit the market, women hunger for the opportunity to learn to read and go to school, to remain connected with their families of origin once they marry, to live in freedom from violence, and to choose their own life partners. These issues would form excellent case study material for these training sessions, and could form the basis for a greater emphasis on identifying and discussing root problems of inequality and potential solutions. The recommendations below provide further detail on a range of options for expanding and enhancing content of the gender and rights training in the programme.

Recommendations

1. Include Islamic Rights in Discussions of Human Rights

Dowry rights (mahar) were mentioned by several women in the study, suggesting that this may be a common reference point among women, and a good foundation on which to build further knowledge of rights within the Islamic context as well as the UN human rights framework. This may also be a good entry point for trained women to begin sharing their knowledge beyond programme participants to their families and communities. Many resources are available in this area, such as:

- [Musawah - For Equality in the Moslem Family](#)
- [Women living under Moslem laws](#) (see Violence is not our Culture campaign)
- [Women's Empowerment in Muslim Contexts](#)
- [Women and Children Legal Research Foundation](#) (Afghanistan)

2. Include Strategies for Negotiating with Families

The training could benefit from a specific discussion of equality within the family (discussed in this study in terms of leadership in the home), providing a framework for moving from obtaining permission, to building trust, to gaining the active support of families, to ultimately achieving equality and partnership within the family structure. Potential topics for case studies include sharing housework, help with business activities, dealing with gossip, or protection from street harassment. Such a framework could help women further develop vision of what is possible,

⁵ Hlupekile Longwe, Sara. [Spectacles for Seeing Gender in Project Evaluation](#). 2002.

recognizing the centrality of their family to their lives. This could be followed by a practical component where women dialogue on their own experience, and share and reflect on how they have approached negotiations with their families – what has worked well and what has backfired and their sense of why. An intergenerational peer group would provide a very stimulating opportunity to role-play new ways of communicating on rights issues. Women may be interested in giving talks to their peers on their achievements in these areas, building an atmosphere of support and mentorship in this area.

3. Address Inequality in Housework and Care work

Consider adding to the gender training module content on the gendering of work roles with an emphasis on gendering of housework, deconstructing the notion that housework and care work is women's work. Facilitating dialogue may be the best place to start, as well as peer talks from women whose husbands help them with housework and their paid work (there are a number of these from the 2015 Empowerment Study conducted by Sippi Azerbaijani). Oxfam has developed a good methodology ([Oxfam's Rapid Care Analysis approach](#)) and training resources ([Gender Action Learning System](#)) that could be adapted by Zardozi. Zardozi might also consider consulting women on whether a separate training/dialogue session for male members of their family (e.g. husbands, brothers, sons) on greater collaboration in household maintenance and care work would be appropriate. This would be a very significant step towards building men as role models. This could go as far as inviting men to take a pledge. There are other good resources available, such as:

- [MenCARE](#) – campaigns around the world, including in Islamic contexts (Turkey)
- [World State of Fatherhood](#) report

4. Present a Framework for Understanding and Taking Action on Gossip and Harassment

Consider adapting gender and rights training to discuss the issues of gossip and harassment from a rights perspective (i.e. placing it on the spectrum of gender-based violence, addressing the issue of victim blaming and internalized shame, placing the responsibility back on perpetrators), and offer space for peer sharing and learning on practical ways to address it individually, collectively, and within families. Consider exploring case studies (or inviting speakers) of action on this issue in Afghanistan ([Young Women for Change](#)) and in other Moslem contexts (e.g. [HarassMap](#) in Egypt). This seems like a good entry point for addressing violence against women, and could certainly evolve into broader discussions of other forms of violence against women on the spectrum. Zardozi might also consider consulting women on whether a separate training/dialogue session for male members of their family (e.g. husbands, brothers, sons) on understanding and addressing this issue would be appropriate. This could go as far as inviting men to take a pledge on existing global platforms. This would be a very significant step towards building men as role models. Some other resources on this topic:

- [Muslims for White Ribbon](#) (campaign against violence against women)
- [Take Back the Tech](#) (addresses the issue of GBV on the internet)
- [He for She](#) (Afghanistan has commitments on this campaign)
- [MenEngage](#) (resources on working with men)

5. Discuss the gendering of work roles

Consider developing content in the gender training module on the gendering of work roles in the economy, to deconstruct the notion that women can only do specific types of work. Connect

women to the range of jobs women do within and outside of Afghanistan. Engage women in discussions of what they believe is or is not possible within Afghanistan and why.

6. Recognize Sensitivities and Create a Language around Psychological Resources

There is a strong probability that many women have experienced primary or secondary trauma in the area of gender based violence and/or violations of their rights. They may be sensitive to these discussions and possibly triggered. Include mention of resources to women (e.g. within the programme, or referrals to women-serving organizations) as part of presentation of this material. Consider presenting a basic framework around working with feelings of fear and hopelessness, and developing psychological resources of empathy, courage and confidence. [Hagar International](#) has extensive experience providing both psychosocial and market support in Afghanistan and may have good resources, in addition to many wellness frameworks available in the west. Consider discussing healthy forms of advocacy, that allow for speaking up while recognizing boundaries of personal responsibility, e.g. introducing a translated version of the serenity prayer (“God grant me the serenity to accept the things I cannot change; courage to change the things I can; and wisdom to know the difference”). Consider making peer and/or programme support on this an ongoing resource within the programme.

Annex 1: Questionnaire

1. Has participating in Zardozi's programme changed your ideas about what you can do as a woman? Please describe.
2. Do you believe that women can work and lead others as men do? Why or why not?
3. Do you believe that if women have difficulty developing the ability to work and lead, it is their fault? [Prompts: Do women face different expectations and challenges than men? What are some of these challenges? What do women need to overcome them?]
4. Do you feel the same or differently about your own abilities since you started this programme?
 - a. What would you like to see yourself do or become?
5. Do you feel able to speak up within your family about your rights or the rights of other family members?
 - a. What rights and freedoms do you wish you had? Please provide an example.
6. [For respondents with children] What rights and opportunities would you like for your daughter(s)?
 - a. Do you see a role for your son(s) in promoting women's rights and opportunities?
 - b. How would you like to see him/them grow or change in this area?
7. Do you feel able to speak up among your neighbors about the rights of girls and women? Have you ever done so? If so, please describe.
 - a. Have you ever participated in a broader community meeting about the rights of girls and women or other issues affecting women? If so, please describe.

Zardozi

Market for Afghan Artisans

Findings and Recommendation for Monitoring and Reporting Processes



Preliminary Findings Brief

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Executive Summary

Sayara Research has been hired by Zardozi to review and provide actionable recommendations on their current monitoring and reporting processes and procedures. This report provides a summary of current findings and recommendations which were based on a month's worth of consultation with Zardozi staff.

Summary of Findings:

1. Due to the large number of project indicators, Sayara found that there were several misunderstandings about the exact definitions of indicators, what was being measured and the most effective way of measuring them.
2. Consultations with project staff highlighted that the large quantity of research instruments required to track project outputs and outcomes was overwhelming and challenging for many field staff.
3. Currently the majority of data collection takes place in the last week of each month. Data is collected by market facilitators and social workers. Data collection takes these individuals away from their everyday duties and is not formally recognised as part of their role. In addition, these individuals are not formally trained in research and data collection.
4. There is currently no established and agreed up on length of time for storing raw data (in hard copy form.) However, the process of transferring and storing raw data is complicated and time-consuming enough that set procedures would greatly increase the efficiency of M&E.
5. There are limited quality control procedures in place with which to triangulate and verify the viability of data collected.
6. Staff reported challenges following the reporting matrix and requested that data be sent directly to specific monitoring officers rather than to multiple staff.
7. The day to day responsibilities of M&E officers in the regional offices are currently unclear. In 2016 Sayara Research will review these responsibilities and make recommendations to improve the efficiency and effectiveness of monitoring processes.

Recommendations:

1. Zardozi should continue to redefine their indicators throughout the project cycle to ensure that indicators are relevant, effectively measured and provide important insight into project activities.
2. Sayara Research advises conducting training sessions for M&E officers and data collectors. This training would review research instruments, train staff to effectively and ethically implement instruments and reiterate basic fieldwork protocol.
3. Data collection should, when possible, be an ongoing process rather than being collected for one week at the end of each month. Market facilitators and social workers

- could collect data while doing their daily field visits, and data collection roles should be formalised.
4. Sayara, based on professional experience, recommends storing raw data for no longer than one year, or the length of the project cycle depending on donor requirements.
 5. Zardozi should implement quality control protocols, such as systematic back-checking, to ensure the validity of the data being collected and used to demonstrate project achievements. Enhanced QA/QC systems will provide increased confidence in the scientific rigour of Zardozi's reporting.
 6. Zardozi should revise the current reporting matrix to ensure that there is one point of contact (POC) for M&E officers, thus increasing the efficiency of M&E processes and reducing the chance for communications error.
 7. Sayara will review and potentially revise the roles and responsibilities of M&E officers, to ensure they are working the most effectively and efficiently based on monitoring and reporting needs.

Consultancy findings

1. Project Indicators

Sayara Research worked with Zardozi's director and M&E manager to review the existing project indicators over a period of six sessions. During this time, Sayara's M&E specialists reviewed each indicator which a particular focus on the following:

- ❖ The relevance of the indicator
- ❖ Definition of indicator
- ❖ How the data was being collected – with which type of instrument
- ❖ The sample size required for each indicator

A thorough review of each of these points provided Zardozi with the opportunity to questions the importance and necessity of each indicator, and how to revise indicators so that they provided valid and important programmatic data.

Before review, Zardozi had approximately 54 indicators, and due to a change in project activities and funding, the indicator list has been decreased to 32 indicators. Each indicator has been redefined to clearly identify the differences in project beneficiaries and project activities. As a result, Sayara Research has drawn up a revised indicator manual, using Zardozi's template.

2. Monitoring and Reporting Instruments

While reviewing project indicators, Sayara took the opportunity to review the monitoring and reporting instruments used to measure project indicators. Sayara found that most indicators required a separate instrument – spot check form – to track and record data findings. Although this approach makes monitoring and reporting a timely process, Sayara found that most instruments were the most effective means of tracking and reporting data in a formal and systematic way. To ensure that M&E officers and data collectors are effectively reporting on indicators, each indicator has the ID details of the appropriate measurement form. This will allow staff to efficiently identify which instrument is needed for each indicator.

Whenever possible however, Sayara did advise Zardozi to streamline particular instruments, when data needed to be collected on a six monthly basis. In the New Year, Sayara research will review each instrument to ensure they are both relevant, efficient and clear for data collectors.

3. Data Collection

Following discussions with three Sayara staff from the regional office in Kabul, Sayara found that the current data collection process may not be the most efficient. According to staff, necessary data is collected on a monthly basis, and data collection takes place for one week at the end of each month. In addition, data collection is done, not by M&E staff, but by the organisation's staff of marketing facilitators and social workers. Once a month these individuals leave their roles for several days to collect field data.

Although this method allows data to be collected at one point, it has the potential to create animosity between staff, as data collection is not in the job description for these staff. As a result, they are not necessarily personally or professionally invested in collecting data in a way

which is ethical, rigorous or appropriate. In our experience, in instances where staff are not formally trained and recognised for their roles as data collector, the quality of data is generally lower and the potential for fraud is greatly increased.

Sayara therefore, recommends that Zardozi consider revising the roles of market facilitators and social workers to include monitoring and evaluation research. By legitimising the role, and making it a contractual agreement, staff are more likely to follow protocol. In addition, Sayara recommends providing ongoing training to data collection staff to not only teach them how to conduct the field research, but to also provide a capacity building and personally development opportunity to staff. By offering staff ongoing training, they will not only improve their data collection skills and understanding of monitoring and evaluation, but will have increased their own personal skill set and capacity to learn. Zardozi prides itself on providing capacity building opportunities for women throughout Afghanistan and increasing the skills set and learning potential of their clients; this set of principles should also be reflected in the daily running of the organisation – especially with female staff.

4. Quality Assurance / Quality Control (QA/QC)

Further discussions with Zardozi staff revealed that currently there are very few quality assurance / quality control protocols in place for collecting data in the field. By implementing QA/QC policies, Zardozi can better highlight the validity of their monitoring findings, and use these findings to effectively inform future programming and activities. Sayara recommends incorporating the following procedures into Zardozi's M&E approach:

- ❖ Mobilise locally sourced data collectors. All data collection in the provinces should be done by those living in the province. This guarantees an expertise at a local-level and ensures safer access to potentially volatile villages
- ❖ All instruments should be translated from English into Pashto/Dari and then back translated by another translator for quality control purposes. This translation will ensure that the questionnaire are locally understandable and that the original intent of the questions are clear for interviewees
- ❖ All M&E staff and data collectors should undergo training every six months to discuss M&E practices, research instruments and research ethics. This will ensure that staff are up to date with any changes in monitoring approaches, and provide Zardozi staff with an opportunity to highlight any particular challenges they have in the field or with research instruments
- ❖ There should be one point of contact for each regional office. Someone who is able to coordinate field work, deal with challenges in data collection and run back checking
- ❖ Back checking should be done whenever possible to ensure that interviews have been completed with the appropriate beneficiary, and that the interview was conducted both effectively and ethically. These can include the following techniques
 - Direct observation – M&E staff observing an interview
 - Return visit – returning to an interviewee to discuss the interview
 - Call backs – making a call to the interviewee to review the interview
- ❖ An over sampling of 10% should be done whenever possible. This ensures that any 'suspicious' questionnaires are excluded from the sample, and because of over sampling this will not effect on the numbers required for a representative sample

Reporting Procedures

Interviews with Zardozi staff highlighted that the current reporting procedures are causing some challenges to regional project staff. According to staff, currently all reporting data are being sent to several project staff, rather than to one POC. There appears to be unnecessarily doubling up concerning who receives and works with the monitoring data. Each recipient from there is not necessarily communicating their questions and findings between each other, and field staff end up answering the same questions from different staff. Sayara recommends revising the current reporting matrix, so that there is one POC for each regional office, and from the regional office there is one POC in the national office. This will not only improve the efficiency of reporting mechanisms, but also assist in streamlining communications within the organisation.

In addition, all raw data is currently being shipped from the regional offices to Kabul national office every quarter. Sayara believes this is an unnecessary process, and that simply providing faxed, scanned or photo copies of the originals should suffice. Hard copies can be kept in the regional offices for up to a year (or as agreed otherwise with the donor). This will prevent a build-up of raw data in the national office, and is more economically efficient than shipping data across the country. According to project staff, the staffs already have access to fax machines; therefore this should not be a difficult policy to introduce.

M&E officers

Sayara is currently unclear with the immediate set of responsibilities and experience of M&E officers working with Zardozi. According to discussions with staff, M&E currently do no field data collection, and do not effectively coordinate field work. Although this may be a misunderstanding, Sayara would like to review the roles of M&E officers and provide recommendations as to how they can improve the effectiveness and efficiency of their roles. Monitoring is an ongoing process for Zardozi, and with the number of clients continuing to grow, as do the monitoring and evaluation needs. Following a review of M&E roles, Sayara would like to facilitate an M&E training session for M&E officers, to discuss the following:

- The necessity of M&E
- Research instruments
- Field work coordination
- How to improve M&E processes
- Research ethics
- Data analysis

Moving Forward

Moving forward, Sayara Research will continue the review of monitoring and reporting processes at Zardozi in 2016. During this time, Sayara will provide the following deliverables as discussed with Zardozi staff

- Develop a M&E manual for programme staff
- Review and revise monitoring and reporting instruments
- Provide monitoring training to data collection staff

- Review the roles and responsibilities of M&E staff and provide necessary training
- Review online cloud data system and make necessary recommendations

Annex 8 Zardozi: Strategy and Operational Paper 2016-2019

Zardozi: from income generation to social empowerment

Zardozi began in 2006 with a mission to address poverty and improve household livelihoods by supporting women to generate their own income through micro-business. In the process of engaging in local markets, Zardozi identified an opportunity to influence and expand market systems to be more inclusive to informal women workers and has made important contributions in this area. Arising from this approach, Zardozi has witnessed significant empowerment gains for clients.

More recently, Zardozi has begun to focus directly on women's economic empowerment (WEE), taking advantage of, and contributing to, the rapidly developing global knowledge base on WEE, including to the Afghan Government's own emerging approaches (such as through its involvement in developing the proposed National Priority Program on Women's Economic Empowerment).

Zardozi has always been a learning organisation, seeking to engage with global best practices and innovating in women's social and economic empowerment metrics in a way that is consistent with Afghanistan's differing cultures and circumstances. From 2016, Zardozi aims for that social empowerment dimension associated with women's economic involvement to be fully integrated into its programmes.

Zardozi's Vision and Mission

To do so, Zardozi is currently working with its Board and staff to update its Vision and Mission to reflect that revised direction, and to develop appropriate programmatic responses. Zardozi believes Afghan women should have equal economic opportunities and rights to men, and to be able to determine the conditions of their work and lives. The revised Vision and Mission will reflect the incorporation of social and economic empowerment as guiding objectives.

Zardozi's engagement in national development

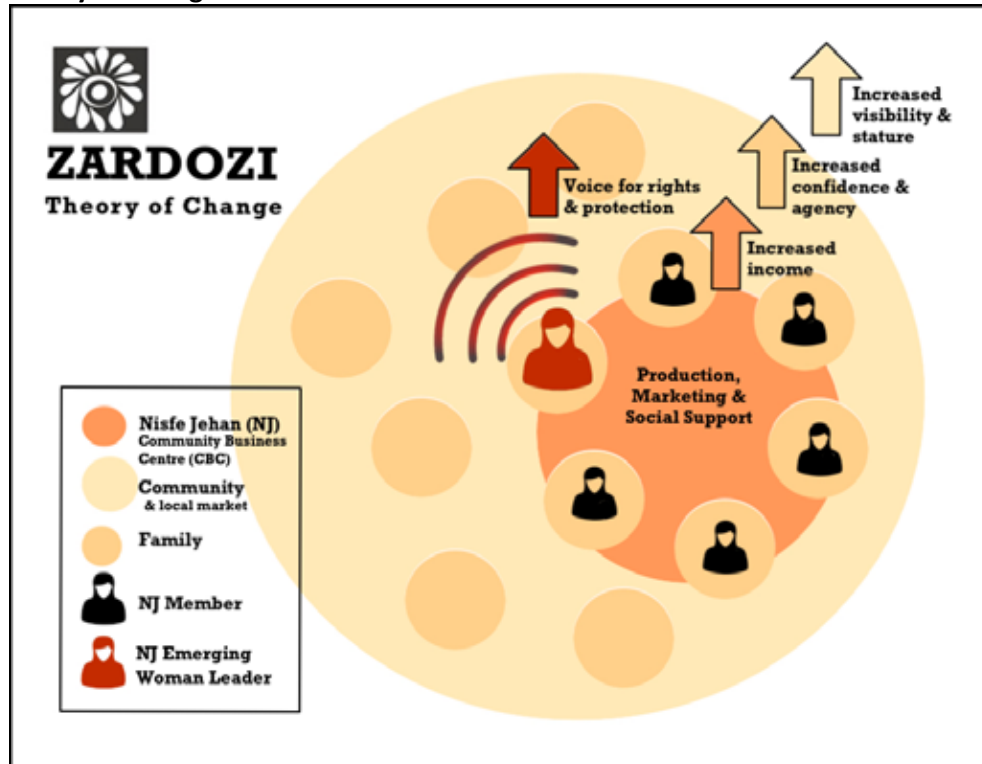
Zardozi's work aligns with the National Action Plan for the Women of Afghanistan's (NAPWA) objectives to promote recognition of women as economic agents and create organisations that represent women in the informal economy. Zardozi is currently working with the Government of Afghanistan through the Ministry of Labour, Social Affairs, Martyrs & Disabled in developing its new Women's Economic Empowerment National Priority Program. In 2016 and beyond, Zardozi will continue to strengthen and expand its relationship with the Government to influence the development of national dialogue, strategies and policies that empower and support women engaged in business.

Zardozi's Empowerment Theory of Change

The overwhelming proportion of work opportunities for women in Afghanistan exist in the informal economy, but here they face a range of gendered challenges, from remaining

competitive in production despite gender barriers to accessing resources (including access to finance), to overcoming discrimination and harassment, and in negotiating terms of work. Afghan women also face significant challenges in developing the independence and agency needed to start and expand business activities, and to negotiate new roles and activities within their own families and communities. Zardozi has developed an Empowerment Theory of Change that responds to these challenges, presented in Figure 1 and described below.

Fig. 1: Theory of Change



Increased Income

Zardozi’s programme has demonstrated that women can earn and sustain an income, given access to a source of appropriate production, marketing and social support (see Fig. 1). Nisfe Jehan was founded precisely to provide this support over the long term, delivered through a network of local Community Business Centres (CBCs).

Increased Confidence and Agency

Income generated by women not only improves household incomes and welfare, it also helps transform women’s role and relationships within their families. Zardozi’s impact research suggests that becoming an income-earner improves the status of women in their families and may contribute to reduced vulnerability to domestic gender-based violence. Growing a micro-business and participating in an association takes women through a series of choices and activities that enables them to develop confidence and agency at home, among their peers and in the market. Women thus become role models to the next generation of girls in their homes and communities.

Increased Visibility and Stature

By negotiating an enhanced role within their families, Afghan women have greater opportunities to be visible and active in their communities. Successful women entrepreneurs and association organisers become important role models for their peers and the next generation of young women. They are more able to participate in social activities and expand their social networks, particularly among other women. Over time, women gain greater social licence to participate in informal and formal planning, decision-making and development processes in their communities. This provides opportunities for women leaders and activists on rights and protection issues to emerge (see below).

Voice for Rights and Protection

Nisfe Jehan develops the capacity to understand and address the needs of its membership, linking them to the broader network of organisations providing support services to women. Through training and awareness-raising, women are sensitised to their rights and informed on available services. Emerging women leaders (*Kadar*) are trained in advocacy so that they can facilitate conversations and positively influence other women and opinion leaders in their communities, and ultimately represent the needs of women on rights and protection issues in informal and formal planning, decision-making and development processes. Emerging women leaders can also help organise women to undertake community initiatives to address women's needs.

Zardozi works with Nisfe Jehan to monitor activities and evaluate the empowerment impact of programmes to test and refine its empowerment theory of change

Key Strategies

Zardozi has found that a combination of both 'push' and 'pull' strategies has proven most effective in advancing women's economic empowerment. Push strategies focus on building women's capacity to respond effectively to market opportunities, while Pull strategies engage market players to expand the range and quality of opportunities available to women. Social empowerment strategies work together with Push strategies by enabling women to address issues of safety, autonomy, health and other basic needs for personal and business success.

Association development

Founded and registered in 2011, Nisfe Jehan is the institutional vehicle for the delivery of the Zardozi programme. Building the institutional capacity of Nisfe Jehan to be a viable and sustainable membership-based organisation is a core goal of the Zardozi programme. Through Nisfe Jehan, programme beneficiaries have a voice in the design of programme priorities. Ultimately, Nisfe Jehan will represent informal women workers in civil society and support community-based social empowerment initiatives.

Community Business Centres

In Afghanistan production and marketing support needs to be made available at local level to address women's mobility constraints, including transportation availability and cost. Local gatherings are also important for social support, as women organise and collaborate with peers in their community and together, effectively address community-specific needs and barriers. Zardozi and Nisfe Jehan have successfully piloted a Community Business Centre model that

allows women to designate space in their community to examine new designs, receive training, technical support and business mentoring, and exchange ideas and concerns.

Training and mentoring

Nisfe Jehan members progress through a structured, practical training programme that builds their micro-business skills as well as their capacity to participate in the association. Business training is market-driven and market-integrated; women are trained in current trends and techniques and are given practical experience. Likewise, training in institution building capacity is linked to real opportunities to participate in Nisfe Jehan elections and decision-making processes. Zardozi provides on-going mentoring and hands-on support covering all aspects of production and order management. Zardozi encourages business growth and provides advanced business training and support in business expansion (for example, facilitating organised production and small workshops) for growth-oriented micro-entrepreneurs.

Loan fund

Zardozi manages a loan fund of \$40,000. Nisfe Jehan members may apply to the loan fund for business financing. The loan fund is typically used for capital costs such as the purchase of equipment or livestock and also to allow business expansion eg. purchase of raw materials for a large order. With a repayment rate of 99.77%, the loan fund has proven a successful and affordable model to address traditional constraints for women in accessing finance for business investment.

Private sector engagement

Zardozi works directly with private sector players in the market to identify market needs for women, and to link women to these opportunities. Zardozi's marketing teams research, inform and train women on market trends and requirements. Where needed, Zardozi acts as an intermediary in the market, guaranteeing large orders or new supply relationships, and assisting with finance and collection of payment. Zardozi works with micro-entrepreneurs to innovate new products and trends for the market.

Operational overview of the current Zardozi programme

Target beneficiaries

Women from low-income households in urban and semi-urban areas who are interested in starting a micro-business or who already operate a micro-business

Location

Urban and semi-urban areas of Kabul, Jalalabad, Mazar-i-Sharif and Herat

Business sectors and markets

- A main focus will continue to be tailoring, since this is the biggest market and engages the largest number of women

- The range of business sectors for which services are available is constantly being expanded as new opportunities are identified. These currently include: backyard poultry, sheep fattening, beauty parlours, community level retail and food processing
- Zardozi limits the number of women in each community who are supported to enter each business sector to ensure that new and existing micro-entrepreneurs are assured of a market and to avoid saturation and falling returns on labour from price competition
- Women have the choice of confining their business activities to their own community (i.e. selling to friends, neighbours or others in their local area) or operating in the open market. Often women start in the community and then, with experience, expand into the open market

Capacity building

- In general, Zardozi provides skills upgrade training rather than training from scratch because most women already have at least one skill
- Zardozi provides a course of business training to all new entrants
- Zardozi employs experts who provide a monitoring and mentoring service to women in each sector through Community Business Centres
- Zardozi provides advanced training and facilitation support to growth-oriented female micro entrepreneurs

Business support services

- Zardozi facilitates the provision of female-only spaces (Community Business Centre) within the community where all NJ members can access business services according to their need and in return for a fee
- Zardozi provides interest-free loans for business needs only
- Zardozi encourages savings through ROSCA and banks
-

Cross cutting themes in the Zardozi programme

Zardozi believes:

- In offering women choices and options
- In teaching women by showing them role models and thus enabling them to see best practice in action
- In ensuring that clients are always aware of the cost of activities and never take for granted that what they want will be given to them for free
- In maximising opportunities to reinforce feelings of achievement and self-worth in order to boost women's self-esteem, confidence and to encourage them to have ambition and aspirations

Nisfe Jehan

Nisfe Jehan (NJ) is a registered civil society organisation, comprised of member units defined by the catchment area for each Community Business Centre (CBC). Each CBC, catering for 30-40 women, elects an NJ Executive Committee member to represent the CBC to regional and national NJ Executive Committees and to Zardozi. Executive Committee members are paid a small honorarium and actual travel costs. All new entrants pay a registration fee to NJ before taking business or skills training.

Capacity building

Once women have completed skills and business training and registered with NJ, they are eligible for training on leadership, good governance, civil society, gender and rights, aiming to pave the way for NJ and NJ members to develop a role in civil society.

NJ office-bearers are given training and mentoring on management and finance to equip them to continue taking NJ forward as an independent organisation.

Over the past 2 years, Zardozi has been working on establishing NJ Regional Offices. After several attempts, there is a now successful NJ Regional Office in Mazar; Kabul is working towards this but is hampered at present by lack of funds. The learning from setting up the Mazar office will be applied to future Regional Office growth.

Recognition and confidence building

Experience has shown that the restrictive culture in communities leads to a serious lack of confidence, self-esteem and ambition or aspiration amongst almost all women. To counter this Zardozi, through NJ, maximises opportunities to mark clients' achievements, such as issuing certificates for all training completed, initiating rewards for achievement, and the regular celebration in front of family and community of 'successful' business women

Sustainability

Zardozi and NJ already monitor the gap between income (from registration fees and fees for services) and expenditure (on NJ Regional Offices, office-bearer honorariums and travel costs). At present, average income covers only 10% of NJ expenditure, with the remaining 90% covered by Zardozi using donor funds.

During 2015, Zardozi has been working with NJ to develop a cadre of emerging women leaders who will provide the impetus to take NJ forward. These leaders (*Kadar*) will be selected by Zardozi and, in time, by *Kadar* themselves. *Kadar* (with Service Providers – see below) will eventually replace the majority of Zardozi field staff. *Kadar* will act as trainers, mentors, advocates and managers to NJ Executive Committee Members and clients. *Kadar* will be paid an honorarium and actual transport costs. The main aim of having *Kadar* is to nurture leaders committed to furthering the cause of women and who act as strategists and advocates. Between *Kadar*, Executive Committee Members and salaried managers NJ is intended to emerge as a dynamic, independent civil society organisation.

Also during 2015, Zardozi has initiated the training of a new cadre of NJ members, called Service Providers. Here, the aim is to replace Zardozi salaried staff currently providing skilled services in CBCs, as garment fabric cutters and market advisors among others, with private sector service providers providing services for a fee.

Community projects

During 2015, Zardozi has been working with NJ Executive Committee Members to identify and implement community projects led by the women in CBCs. The first project, a psychosocial counselling initiative, is now under development.

Achievements to end December 2015

Item	Total 2010-15	Total new 2016-19	Grand total
Number of women trained in skills and business	3,877	4,000	7,877
Number of women having own income from own business	2,861	3,600	6,461
Number of female employees of women having own business	2,146	3,060	5,206
Average income increase over baseline	>400%	>400%	>400%
Number of Community Business Centres operating	95	25	120
Number of female business service providers working	5	40	45
Number of micro-business owners graduated to small business status	21	200	221

Zardozi's Strategy, Vision and Mission 2016 – 2019

Vision

Women are empowered through earning their own income to organise to address their needs and become advocates to address the needs of women and girls in their communities.

Mission

To enable women to earn independent incomes and organise to meet their needs and advocate for the needs of women and girls in their communities.

Results

- The number of women having own income from own business is increased
- The number of women employed by women having own income from own business is increased
- The number of initiatives to address women's needs, and accomplishments launched and achieving objectives
- Nisfe Jehan is expanded and strengthened as an institution providing business services to Afghan micro-entrepreneurs and small business women
- Nisfe Jehan is increasingly cost-effective in its operations with the aim of becoming largely self-supporting

- Nisfe Jehan is a recognised and active civil society stakeholder representing women in the informal economy and small business women

Developing the current Zardozi programme

Target beneficiaries

The programme will expand over time to include rural communities alongside urban and semi-urban communities.

Location

The programme will continue in the current four Provinces and expand to at least 2 more Provinces.

Business sectors and markets

With the move into more rural areas Zardozi's expertise will expand to include horticulture, more animal husbandry, and processing of crops such as dried fruit and nuts and dairy products. The process of identifying regional export opportunities will be expanded to include Iran, India, Tajikistan, Turkmenistan and Uzbekistan.

Zardozi recognises that the more distant community producers are from their market, the more they need to cooperate in marketing in order to reduce costs. The result will be more focus on business sector groups such as raisins, eggs, and dairy products and on agency marketing.

Capacity building

Capacity building for small business owners will be expanded to include advice more suited to larger businesses and more organised production together with information on joining the formal economy.

Zardozi is interested in developing cluster and/or regional level business resource centres combining capacity building services with information hubs and dedicated commercial space for women's businesses. These resource centres will cooperate with existing infrastructure such as Ministry of Women's Affairs resource centres and with Community Business Centres.

Business support services

The range of credit and savings services will be expanded to include local resource mobilisation to allow for scaling up to supplement the current loan fund.

Literacy and numeracy training will be reviewed and strengthened to make it easier for women to successfully complete this training.

Support to small (as opposed to micro-) businesses will be expanded, including linkages to Small and Medium Enterprise support agencies in the formal economy.

Developing Nisfe Jehan

Zardozi plans that by 2019 NJ will be an independent civil society organisation that derives its income from a well-managed portfolio of sources, including funding through Zardozi. NJ will have an active, well-recognised role in civil society in promoting the cause of women in the informal economy, as well as the rights and protection of women and girls.

Capacity building

NJ office-bearers will graduate to higher levels of training on management and finance, equipping them to run NJ independently of Zardozi.

Sustainability

Reducing the gap between NJ income and expenditure will be a priority for NJ office-bearers. Zardozi will work with them to promote cost saving and income generating strategies based on global best practice for civil society organisations.

The *Kadar* initiative will be expanded to include all regions. *Kadar* will be trained and mentored to take over support roles for Executive Committee Members, Service Providers and clients so that the total number of Zardozi staff in any region can be reduced.

The reduction in Zardozi staff will be strengthened through expanding the Service Provider initiative to include all regions, with Service Providers trained and certified by Zardozi in as wide a range of appropriate skills.

Community projects

Kadar will be trained in social mobilisation and to initiate and manage community projects. These projects will focus primarily on social protection issues and will serve to empower women in the community by giving them a voice.

Staff and *Kadar* will develop training modules for men and boys in the community to improve male acceptance of women's increased agency. Religious leaders at the local level will be involved as appropriate.

Kadar will work with communities to raise awareness on issues arising from women's rights and protection. CBC groups will be encouraged to relate to the wider community, and particularly to Community Development Councils and local authorities, including on complementary development processes (such as the Afghanistan Rural Enterprise Development Program).

Zardozi will train *Kadar* on advocacy and work with *Kadar* to link local community groups with regional and national advocacy and civil society networks so that women in the community have the option to take their advocacy to higher levels.

Financing Zardozi

Recognising that, in the new funding environment in Afghanistan, Zardozi can no longer rely on accessing bilateral funds earmarked for non-governmental organisations (NGOs), Zardozi must be developed into something more than an NGO, as an Afghan institution with local support and a well recognised local brand. Zardozi also needs to deepen its involvement with Government efforts around women's economic empowerment, in particular as this relates to the informal economy and poorer women. Finally, Zardozi needs to position itself as a leader in the NGO sector, to be recognised widely as the best resource for technical support, advice and implementation capacity for projects that relate to women's economic empowerment. Here, a focus will be on exploring and developing opportunities for establishing women's economic empowerment platforms where Zardozi works with groups of like-minded NGOs implementing various forms of women's economic empowerment on behalf of larger donors.

From 2016, Zardozi will:

- Expand the Board and make it more representative of Afghans with influence and profile, including Afghan women entrepreneurs
- Explore ways to develop an Honorary Board of Afghans with influence and profile in Government and the private sector, and engage them to help Zardozi identify fundraising opportunities
- Identify ways to establish and expand local support using social media and other tools
- Work on raising awareness of Zardozi's activities using social media, research and reports
- Continue to work with the Ministry of Labour, Social Affairs, Martyrs and Disabled and Ministry of Rural Rehabilitation and Development, both to provide requested support and to suggest and pilot innovative and effective strategy and policy developments
- Find ways to offer information, updates and services to agencies engaged in women's economic empowerment to establish a strong profile as a leader of women's economic empowerment activities in Afghanistan.