

Zardozi - Markets for Afghan Artisans



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Chairperson's Forward



Mary Larkin

Dear Friends,

I am pleased to present the Annual Report for Zardozi – Markets for Afghan Artisans together with summary audited financial statements for 2017.

2017 has been a productive year for Zardozi. In a changing development environment Zardozi has still maintained its commitment to helping Afghanistan's most disadvantaged and least supported women. We were very pleased to welcome Ms Homa Usmany as the new Executive Director of Zardozi in 2017. Zardozi also welcomed several new members to the Board this year: Mr. Rasoul Rasouli; Ms. Heather Grace Jones; and Dr. Kerry Jane Wilson, Zardozi founder and former Executive Director.

In 2017, Zardozi reached a further 975 clients in four regions in Afghanistan with a combination of skills training and business support services bringing the total number of women involved with the programme to approximately 4,000. The commitment and dedication of Zardozi staff, Nisfe Jehan members and Kadars has allowed us to continue and expand our work throughout the year to implement our successful model of skills training and market facilitation, while investigating additional ways to promote women's empowerment at the community level. The progress made and reported on in this document is a tribute to the quality of work they have produced and the inspiring results achieved.

We would also like to express our appreciation to our partners for your ongoing engagement with Zardozi in 2017, in particular the Government of Canada, who has been a key supporter of our work through the Economic and Social Empowerment for Afghan Women (ESEAW) programme.

I would also like to express my thanks to Mr. Dominic D'Angelo, who resigned as Chair of the Zardozi Board in 2017. Dominic provided significant support to Zardozi, allowing us to move through a very difficult period following the kidnap of Dr Kerry Jane and paving the way for us to move forward.

In 2018, Zardozi will remain focused on enhancing the quality of our services, developing strategies across the organization to strengthen our sustainability and exploring opportunities to increase our impact and better promote the voices of Afghan women.

The environment in which Zardozi works is a challenging one, however with the ongoing support of our donors, partners, Board and staff, Zardozi remains committed to continuing to support women to establish economically independent households. We know that this support can be life changing.

On behalf of the Zardozi Board, I thank you for your continuing commitment to the women of Afghanistan.



Mary Larkin

Chair, Board of Directors

Message from Executive Director



Homa Usmany

Zardozi – Markets for Afghan Artisans, is an organization that has been working for over a decade for women's economic empowerment in Afghanistan. We are an organization that works at the grass roots level to improve the socio economic life of thousands of women in Afghanistan, and I am pleased to be the first Afghan Female Executive Director for this organization.

Zardozi is special because it does not work as a project but as a programme that ensures the sustainability of its work among the lives of its clients. Zardozi provides individual support to each and every one of its more than 4,000 clients across the country.

2017 was a productive year for Zardozi, we were not only able to continue our support to our existing clients but we were able to build on the commitment of our clients especially our Kadars (activist women) who go door to door to identify grass roots problems and challenges that within communities. In the past year their dedication in resolutely

following up issues with both Government and non governmental organizations to seek for solutions, has greatly exceeded our expectations.

I would like to thank Zardozi staff, our Board of Directors and our partners for their contribution and last but not least, our main donor, Global Affairs Canada, for their support. Afghan women continue to need your support, the smile on women's faces and the power of holding their income in their own pocket and then, without further restriction, being able to spend it on their children's education is your contribution to this programme.

For the upcoming year Zardozi, will continue working towards sustaining the lives of our existing and emerging clients. Zardozi will work closely with its clients through Nisfe Jehan office and our Kadars, because they are the tangible result of Zardozi's decade of effort. Now is the time to empower women and help them to build confidence in themselves; they will then be the leaders who can help to build confidence of other women; women sitting somewhere in a village and thinking they are good for nothing.

Thank you,



Homa Usmany
Executive Director

Message from the Chair of Nisfe Jehan



Salima Yaqubi

Nisfe Jehan is the membership organization that works for the purpose of creating sustainability in businesses of Afghan women and economically empower them. I am proud that in the last few years I am working as chairperson of this organization and at the same time as a Kadar (volunteer member). Working in these two positions is not easy as there are some challenges and impossibilities in the ways that we are aiming to pass, on the other hand I am enjoying the smile and happiness which our supports bring to the women's faces.

I am happy that I can notice the positive changes in my way of communication, handling the activities and holding responsibilities within our organization; representing women in CBCs and reaching out to other networks that we are seeking to be connected with them. I feel capable of becoming an even stronger leader in the future for Afghan women. With this in mind I will continue my efforts and hard work to pave the way for a better life for the women of Afghanistan.

Thank you
Salima Yaqubi
Nisfe Jehan Chair

Vision, Mission and Values

Vision

Afghan women have rights and opportunities equal to Afghan men and are empowered to address their own needs.

Mission

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

Values

Respect

We respect and value each other and our clients

Equality

We do not discriminate between ourselves and our clients and we work to ensure that clients do not discriminate between each other on the basis of income, social status or ethnicity.

Creativity

We embrace change and well managed risks in order to develop solutions that work for poor Afghan women.

Integrity

We follow the highest standards of personal honesty and behavior, we never compromise our reputation and always act in the best interests of the women we work with.

Accountability

We take responsibility for using resources efficiently, achieving measurable results and being accountable to clients, partners, donors and Afghan women.

Highlights from 2017

JANUARY

Recruitment for a new Executive Director starts.

FEBRUARY

Nisfe Jehan in collaboration with Zardozi holds their annual Central Committee meeting and elections and combines this with a strategy workshop to plan for 2017.

MARCH

Kadar start work with community business centres to launch a new strategy identifying and addressing issues of concern to women in the community.

Zardozi starts a new three year funding contract with Global Affairs Canada.

APRIL

Zardozi's new Executive Director takes up her responsibilities.
Kadar hold first discussions with community groups on women's rights.

MAY

Kadar start networking with all agencies - Government, international and NGO - working in the areas where community business centres are located.

JUNE

Kadar and community groups hold the first meetings with men and boys to discuss women's rights.

JULY

Vocational trainers and Kadar hold a workshop to plan devolving responsibility for providing tailoring services from Zardozi staff to service providers selected from the community and trained by Zardozi.

AUGUST

Zardozi Executive Director, Programme Director and Kadar meet with the First Lady to discuss Zardozi activities

SEPTEMBER

Zardozi signs an MOU with the Ministry of Women's Affairs.

OCTOBER

A survey on gender violence is completed indicating that life time gender abuse rate for clients is 70% with 45% suffering physical abuse resulting in injury at some time in their lives

NOVEMBER

MOU signed with PIN (People in Need) to cooperate on providing services to clients and beneficiaries of both organisations

DECEMBER

Zardozi forms a joint committee with the Ministry of Women's Affairs to address women's economic empowerment issues



Afghanistan's First Lady appreciates Zardozi

In August 2017, Zardozi staff and Kadar had the rare opportunity to share their successes with Ms Rula Ghani, First Lady of Afghanistan. The Executive Director briefed the First Lady about the organization's objectives, social and economic services and activities to empower Afghan women. Kadar highlighted how Zardozi clients are now strong entrepreneurs and independent women thanks to Zardozi's development programmes and despite being deprived of many opportunities.

Ms. Ghani was delighted to see the wide range of facilities and opportunities provided to impoverished women by Zardozi and urged Zardozi to forge ahead in making Afghanistan a better place for

women. She emphasised that the President's office welcomes all initiatives and programmes which affect the lives of Afghan women.

Zardozi is honoured to be recognised by the First Lady as a significant and important contributor to women's rights in Afghanistan. The opportunity to meet Ms. Ghani and receive her praise reaffirmed Zardozi in its purpose and motivation to continue bringing positive changes to the lives of Afghan women across the country.

About Zardozi

Zardozi is an Afghan non-governmental and non-profit organisation which aims to strengthen women's livelihoods and to support gender equity and women's rights in Afghanistan. As a first step Zardozi works to economically empower marginalised and vulnerable Afghan women through training, facilitating their market engagement and providing technical support for business development. Zardozi then develops successful female micro entrepreneurs as activists and leaders in their communities. Through training and mentoring Zardozi enables these activist women to promote women's rights, to strengthen women's civic and social engagement and to resolve issues of concern to women in their communities by strengthening links between community institutions and local authorities.

Over almost a decade Zardozi has learned from intensive grassroots work with poor women how to enable marginalised women to successfully engage in the market through establishing sustainable community-based business service centres. The programme operates in four provinces: Kabul, Herat, Mazar-e-Sharif and Jalalabad. Zardozi has also facilitated the establishment of Nisfe Jehan, a client membership and grass roots organisation that supports and represents the women participating in our programme.

Programme highlights

In 2017, Zardozi with the support of a grant from the Government of Canada, started a new phase of programme implementation (2017-2020). Under this new contract Zardozi has a strengthened focus on women's rights including the elimination of violence against women (EVAW). During 2017, trained activist women started holding workshops on rights and EVAW in all communities having CBCs.

This renewed emphasis on rights and EVAW also includes annual surveys on gender violence, attitudes towards women's rights and an annual assessment of progress towards women in target communities' greater understanding of rights and ability to raise their voices on rights issues. Work with men and boys on women's rights and gender equity was started after lengthy negotiations with community elders in order to allow men and women to sit together in the same venue.



By the end of the year the activists and their communities had achieved a number of successes, each success encouraging them to tackle more problems.

In 2018, Zardozi will build on achievements in 2018 in raising awareness of women's rights and supporting activist women to promote women's social empowerment. The number of workshops on rights and EVAW and with men and boys will be increased to cover all communities where we have established Community Business Centres (CBC). Zardozi plans to expand the business services provided

through CBCs to include a marketing service; for a small fee, service providers trained by Zardozi will identify new market opportunities for clients.

Working with marginalised women locked into poverty

Enabling 4,000 women to break the cycle of poverty through having their own micro business

The Zardozi programme strengthens livelihoods by supporting women to build their confidence to the point where they can compete successfully in business. The additional income which these women bring to their families enables all family members to get three meals a day, vulnerable family members to get medical treatment and girls to go to school and on to university. Zardozi data indicates that over the lifetime of this programme, 66% of women trained by Zardozi in skills and business continue their business long-term.

Total of women trained by Zardozi since 2011	5,665
Still Working as of December 2017	3,452
Moved out of Zardozi project area	1,638
Dropped out of the programme	575
Number of female employees of working women	631

Fatima's husband sells clothes from a barrow on the street. Fatima used to make a little money from doing makeup and cutting hair for her neighbours but nevertheless every day she had to ask her husband for money.

After Zardozi helped her to train as a beautician she took a Zardozi loan and opened several small businesses. "These days I never ask my husband for money and I feel more confident about my role in the family and the community."

2017 Highlights

Number of women given training to enhance their production skills	1,024
Number of women completing business training	975

We will continue to work to empower women to break the cycle of poverty and make their voices heard



Empowered women lead change in their communities

Female activists work with their communities to support development and address issues of concern to women

Women who succeed in generating their own income through their own courage and skills are not only empowered they are also often transformed into activists committed to improving the quality of life for women living in their area. With leadership and advocacy training and on going mentorship from Zardozi staff these activist women (known as Kadar) are not only brave and persistent they are also strategic in their approach to solving problems and have great success in bringing about the development changes they are seeking.

2017 Highlights

Number of activist women (Kadar) appointed	8
Number of women trained in leadership	491
Number of communities working with Kadar on issues of concern to women in their area	30

Activist women develop their communities by strengthening links between communities and local authorities



Kadar planning a campaign

How women are succeeding with fresh perspectives

It is widely recognised that involving women can bring a fresh perspective and a new impetus to issues ranging from peace deals to children's education. Zardozi Kadar demonstrated this throughout 2017 as they successfully campaigned to resolve issues of concern to women in communities where Zardozi works. Kadar are well known in these communities so that when they invited Zardozi clients to prioritise development issues in their own areas clients were eager to discuss the lack of fresh drinking water, public transport and rubbish collection and to point out inadequate local schooling and clinics, and poor road and drainage infrastructure. Kadar addressed such problems by taking women in the community to meet with community elders and persuading men and women together to approach the local authorities with a petition.

Elders in the village of Nasratabad, Kabul signed a contract with a company running a piped water scheme to provide water to the village. After several months however the two sides fell into dispute - each accusing the other of fraud, and the company cut off the water for non payment of fees. The women in the village, collecting dirty water from the local canal, begged the men in their villages to settle the dispute but to no avail. Kadar and women together asked the elders to solve the issue but again they refused. Kadar then went with the women to the local authorities who put pressure on both sides to settle their disagreement. Now the supply of water has returned to the village.

Although Char Qalai Wazirabad, Kabul was included in the municipality rubbish collection service, the trucks seldom visited them and in summer the piles of rubbish smelt terrible and looked worse. Flies were everywhere but no one listened to the women complaining and they did not know how to get the men's attention. Kadar asked the men to come to a community meeting in the mosque where the storm of complaints finally pushed them into working with Kadar to draft a letter to the municipality. The petition was successful and now regular rubbish collection takes place regularly.



Kadar and women in a community arranged a Government literacy course

Kadar are powerful advocates for women's rights and protection in their communities

Female activists discuss women's rights with both men and women in the community

Kadar and leaders of Nisfe Jehan (the grass roots women's support organisation established by Zardozi) systematically worked with the communities where CBCs are located meeting groups of Zardozi clients and other interested women to discuss women's rights and, in particular, the extent to which women are protected within the Afghan Constitution. Many women suggested that it would be difficult to bring about changes in attitudes to women unless men were also included in discussions. Negotiating space for unrelated men and women to sit together in a village is hard work but Kadar and staff managed it through persistence and diplomacy. The workshops, focusing on the everyday responsibilities of men and women, were an eye opener for both genders since men had underestimated the amount of work women have to complete in a day and women were surprised at the stress levels that men cope with in their daily endeavours to provide adequately for their families.

2017 Highlights

Number women trained on rights and gender	616
Number of women attending community workshops on women's rights	545
Number of workshops on women's rights held with men and boys	16

Discussing women's rights can be a sensitive issue but when the discussions are conducted by activist women from their own communities women feel reassured



"Now I realise that my wife is really busy. I was thinking that she is doing nothing. I have decided to help her in doing chores and already I am working with her when she is busy cooking, cleaning and sweeping the yard," says Abdullah after a workshop.

His wife Khadija adds
"Abdullah is helping me now - when I am busy working for my business sometimes he takes care of the children."

Giving abused women hope by enabling them to find justice and needed support services

Over the past decade many agencies in Afghanistan have started providing services such as legal aid for women experiencing gender injustice. Too many women however have neither the information nor the means to access these services. Once Kadar started discussing women's rights in communities however, women started coming forward with serious problems ranging from drug addicted and abusive husbands to underage marriage and the non provision of pension to the widow of a soldier killed on active duty. In response, Kadar quickly networked into the women's support sector by introducing themselves to every local agency in their area and every relevant government department in order to be able to guide these women to find appropriate support.

In order to provide more support to all women in the community, Kadar took training in psychosocial counselling and by the end of the year had established pilot discussion groups in each project region.

Kadar raise community awareness about gender violence

Kadar followed up their rights workshops with community level workshops on the elimination of violence against women. They also carried out a survey on gender violence which found that 91% of the 350 clients surveyed, had suffered gender violence at some time during their lives. 24% of women had suffered physical violence resulting in significant injury.

2017 Highlights

Number women supported by Kadar to find justice and support services	30
Number of women attending community workshops on elimination of violence against women	357
Number of workshops held on elimination of violence against women	35



Gender training courses are popular with Zardozi clients

Governance, Management and Capacity Building

Board of Directors

The Board is broadly responsible for providing strategic oversight and for ensuring that work undertaken is consistent with legal obligations and with donor requirements. After having been the Chair for almost four years, in September 2017 Dominic d'Angelo resigned and Mary Larkin was elected to replace him.

Administration

We ensure effective governance and successful implementation of the Zardozi programme. Our department includes: asset management, logistics, purchasing and compliance with government regulations. During the year we updated our Administration Manual and in order to decrease overheads we downsized our offices including selling off extra assets and relocating the Kabul Regional Office into the Main Office.

Human Resources

We are responsible for the smooth operation and functioning of: staff planning and recruitment and management of personnel. We manage the relationship between Zardozi and its staff ensuring equity and fairness and a two way flow of information.

Monitoring and Evaluation

We support decision-making at policy and operational levels. We assist programme management to understand whether activities are being carried out as planned and whether they are achieving expected outcomes. We adjust data collection with new activities and outcomes and carry out research to strengthen understanding of programme context and results.

Finance and Accounting

Internal Audit

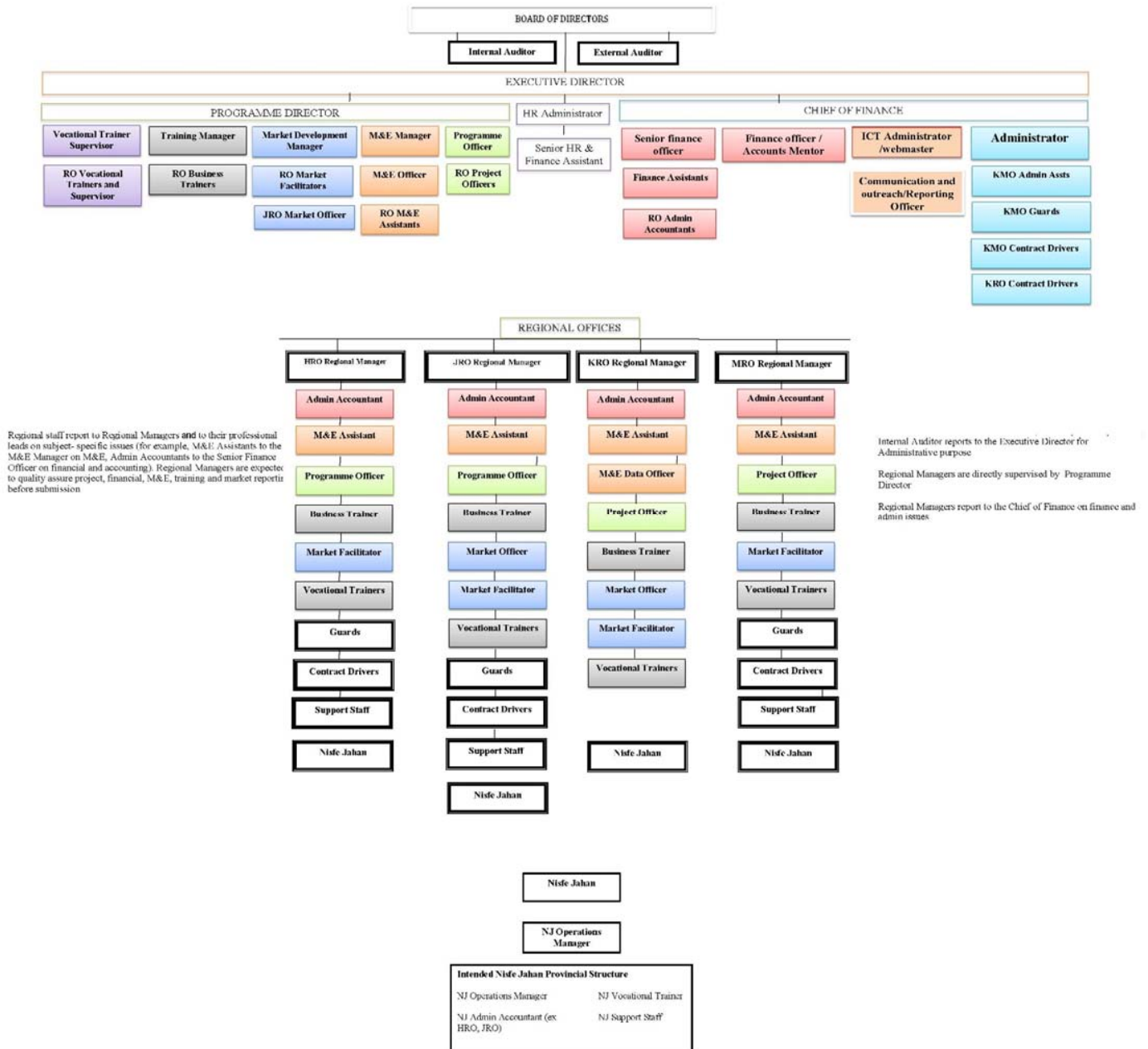
We have been ensuring strong internal controls in Zardozi since 2010. During 2017 we contracted an audit firm to provide us with internal audit services. The contracted Auditor carried out a quarterly audit of all accounting and financial processes in regional offices and Main Office including asset management and purchasing processes.

Managing programme implementation in insecure situations

Afghanistan's security situation did not improve during 2017 and thus continued to impact all areas of work and particularly Zardozi's ability to reach greater numbers of women. During 2017 two community business centres in Mazar and Jalalabad had to be closed because the deteriorating security in those particular locations, which led many women to fear that their CBCs would be targeted in order to restrict their activities.

In areas where the security situation improved, significant efforts were made to facilitate opportunities for women to return to business centres and to manage security risks, with Kadar and Zardozi staff visiting women to encourage them to recommence their activities.

Zardozi Organizational Chart



Board of Directors 2017



Mary Larkin
(Chair from Oct 17)

Mary joined the Board in 2013. She worked in Afghanistan for a number of years and is now an independent consultant based out of Sydney, specializing in humanitarian and development programming.



Heather Grace Jones

Heather Grace joined the Board in 2017. Heather Grace worked in Afghanistan between 2005 and 2015 focusing on women's empowerment, civil society strengthening and media development. She currently works as a refugee support worker in Australia



Marnie Gustavson

Marnie is Executive Director of PARSA. Marnie and PARSA have restarted the Scout movement in Afghanistan and support orphanages and women's economic empowerment.



Kerry Jane Wilson

Kerry Jane Wilson founded Zardozi in 2005 and was the Zardozi Executive Director for 11 years. She is now living in Perth, Western Australia and working with Zardozi as a strategy and programme issues adviser.



Ghulam Rasul

Ghulam Rasul joined the Board in 2017. Rasul has been the Director of Operations for Afghanistan's National Solidarity Program (NSP) since November 2013

Donors and Partners

Zardozi would like to extend its warmest thanks to its partners and supporters who sustained our work during 2017.

Government partners included:

- Ministry of Economy
- Ministry of Women's Affairs
- Ministry of Commerce and Industry
- Ministry of Labour, Social Affairs, Martyrs and Disabled

Donors

During 2017, Zardozi received funds from **Global Affairs Canada**



Global Affairs
Canada

Affaires mondiales
Canada

and was supported by **Women for Women International** to work with women in Nangarhar and Kapisa.



ACBAR

Zardozi is a member of ACBAR and complies with the ACBAR Code of Conduct



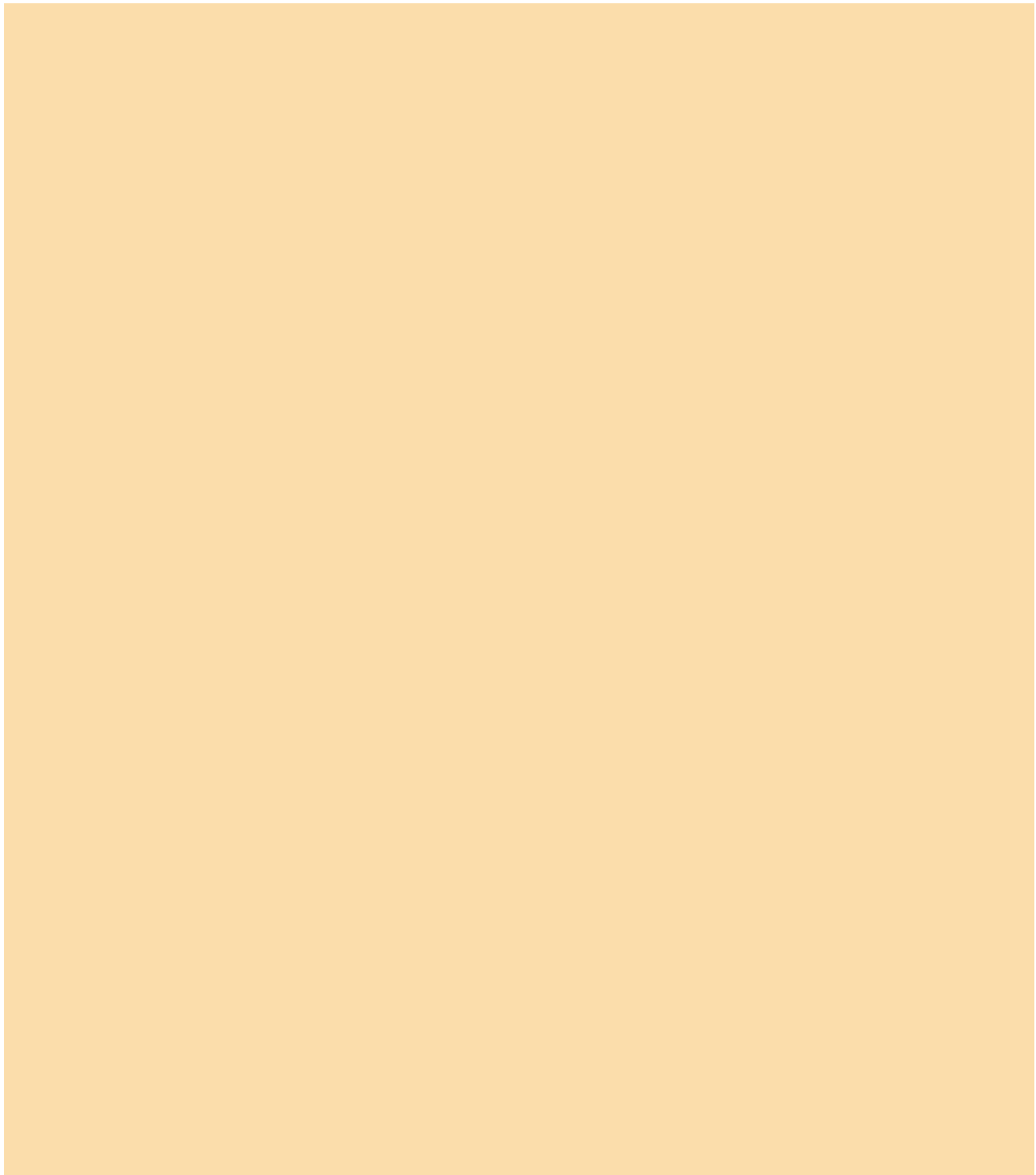
Financial Information

Funds received (USD)

	2017	2016	2015	2014
DFID and Oxfam Novib	0	0	0	1,238,146
DFID	0	1,270,935	1,719,996	0
Private donation	0	4,707	0	0
DFATD - GAC	1,008,003	0	0	0
Women for Women International	19,479	0	0	0
Receivables	197,811	0	0	0
Total	1,225,293	1,275,643	1,719,996	1,238,146

Expenditure (USD)

Expenditure	2017	2016	2015	2014
Service provision	287,271	242,402	300,520	234,646
Strengthening Nisfe Jahan	118,5851	92,332	115,238	95,475
Market facilitation	233,847	259,068	403,078	216,430
Programme management	289,551	334,334	365,478	321,720
Monitoring & evaluation	49,722	65,707	98,948	31,606
Public Information Unit	17,425	21,867	13,185	0
Main office costs	135,109	211,166	274,230	213,321
Overhead costs	80,808	37,396	125,713	107,507
Assets	12,975	11,371	23,606	17,441
Total	1,225,293	1,275,643	1,719,996	1,238,146



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