



## Zardozi – Markets for Afghan Artisans

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## Quarterly Report to the Board of Directors

October to December 2015

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## Acronyms and Abbreviations

AISA	Afghanistan Investment Support Agency
AREDP	Afghanistan Rural Enterprise Development Programme
CBC(s)	Community Business Centre(s) (and mini-CBCs), also known as <i>manbeh(s)</i>
DFID	Department for International Development (UK)
ECM(s)	Executive Committee Member(s), Nisfe Jahan
FTE	Full-Time Equivalent (measure of employment)
NCE	No-Cost Extension
NGO	Non-Governmental Organisation
NJ	Nisfe Jahan
M&E	Monitoring and Evaluation
MFAA	Markets for Afghan Artisans
ROSCA	Rotating Saving and Credit Association
SEEP	Small Enterprise Education and Promotion Network
TFC	Trade Facilitation Centre (now New Business Line)
WEE	Women’s economic empowerment

## 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 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 (AKF) 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 (JSDF) 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 community business centres (CBCs) and talking to clients.

Consultants Sayara completed a review of Monitoring and Evaluation (M&E) and, together with Zardozi's M&E Unit, drafted two manuals and advised on improved data collection and analysis. Auditors Refaqt Babur reviewed Zardozi's 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 of working clients to 2,461 and of 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 borrowers did not sell their sheep at Eid, preferring to keep them for when price rises occur later in the year.

During the quarter, four issues with the ROSCA system were identified, for staff and Kadar to resolve over coming months.

A successful Nisfe Jahan (NJ) strategy workshop was held in Kabul with NJ Executive Committee Members (ECMs) from all 4 regions. An MoU was signed between the NJ Central Committee and Zardozi and an action plan developed.

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

Psychosocial training was completed with Kabul ECMs, with the intention that 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 clients' ability to succeed at business and as leaders.

# Progress in the period<sup>1</sup>

## Number of women working 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 1: Women working as a result of the programme**

WOMEN WORKING		Number	% of all women trained
1	NJ members who are employed, dormant, under-employed, unemployed or graduated to other jobs	2,461	61%
2	Non-NJ members with a micro-business	314	8%
Total of clients with a micro-business		2,775	68%
Number of women employed by clients (average 0.94 per client)		2,609	
Number of clients plus employed women		5,384	
WOMEN NO LONGER WORKING			
4	Sick or no longer allowed or willing to work*	295	7%
STATUS UNKNOWN			
5	Moved to another area or located in now insecure area	996	24%
Total of women trained by Zardozi		4,066	

*Source: Zardozi 100% client survey, 2015*

## 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.

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<sup>1</sup> 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: Average number of home workers employed by clients, by category and region**

Region	Average number of home workers actively employed		
Business Category	Copper (working inside the community)	Bronze (working outside the community)	All categories
Herat	0.0	0.0	
Mazar	0.0	0.27	
Jalalabad	1.00	3.83	
Kabul	0.10	7.56	
Overall	0.36	2.42	0.94

Source: Zardozi quarterly sample client assessment, December 2015

## Capacity building and market linkages for new clients

### 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.

### 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 3: Skills and business training**

Outcome	Indicator	Transition Target Apr-Dec 2015	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	Total Transition Period	Total to date <sup>2</sup>
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 completing advanced business training	145	43	7	204	254	N/A

<sup>2</sup> 'Total to date' columns in tables refer to achievements during the initial contract period, NCE Period and 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.

## 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 soon after purchase. In future a different veterinary surgeon will be used for checking sheep at the time of purchase.

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’ market<sup>3</sup> or next year at Nawruz.

Region	No. of sheep purchased	Average number per client	Sheep died, stolen or killed		Average purchase price AFN	Average profit per sheep AFN	Sheep 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%	<sup>4</sup>	1,342	53	36%
Herat	252	5	7	3%		1,778	83	34%
	501		34					

### 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.

<sup>3</sup> Butchers and families purchase fat sheep in December to produce dried meat (*landai*) over the winter

<sup>4</sup> Prices varied widely and data collected was insufficient to calculate an average

- 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 4: New client business models**

Output Indicator	Zardozi's own target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	Total Transition Period	Total achieved to date*
TA5.2 Number of new domestic retail outlets facilitated through NJ	12	1	2	4	3	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	13	27
TA5.5 Number of other new sector micro-businesses facilitated through NJ	4	1	3	0	4	N/A
TA5.7 Average number of business sectors per CBC	2	1.88	1.91	1.89	1.91	N/A

## Expanding and developing markets for client products and services

### 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.

### Domestic retail events

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

**Table 5: Domestic retail events**

Output Indicator	Transition target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	Total Transition Period
TA5.1 Number of domestic retail events organised	9	3	4	3	10



## 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).

## Sustaining market engagement through CBC-based services

### 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 paperwork and some loans were still identified as delinquent.

**Table 6: Loan Fund Quarterly performance**

2014	Delinquency <sup>5</sup>	Portfolio at risk	Loan loss rate <sup>6</sup>	Loan repayment rate
Q3 2014	6.17%	0.00%	0.00%	100.0%
Q4 2014	0.10%	0.82%	0.00%	99.96%
Q1 2015	0.67%	0.49%	0.00%	99.77%
Q2 2015	0.31%	0.31%	0.00%	99.81%
Q3 2015	0.54%	3.41%	0.00%	99.77%
Q4 2015	3.02%	6.09%	0.00%	99.09%

#### 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 (ECMs) and clients to resolve the issue.

<sup>5</sup> Defined as a loan repayment that is more than 4 days late

<sup>6</sup> Loans are written off if not repaid within 12 months

**Table 7: Credit and savings**

Output Indicator	Transition target	Zardozi's target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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	N/A

## New Community Business Centres

During the quarter 7 new CBCs were established, with 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, the average number of 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 8: Community Business Centres**

Output Indicator	Transition target	Zardozi's target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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%	N/A
TA4.8 Average number of clients registered to each CBC	-	25	29	29	28	28	N/A

## 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%.

## 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 samples.

**Table 9: Design, skills and fashion support**

Output Indicator	Transition target	Zardozi's target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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

## Supporting clients to move from micro business to small enterprise

### 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 definition<sup>7</sup>. 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 10: Unemployment and small enterprise development**

Output Indicator	Transition target	Zardozi's target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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

<sup>7</sup> Zardozi's definition of a small enterprise is 'having assets valued at least Afs 150,000 and at least 5 employees' – see previous quarterly report.

## Supporting clients to organise production: setting up garment workshops

### Zardozi managed orders (New Business Lines)

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 11: Workshops and new business lines**

Output Indicator	Transition target	Zardozi's target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	Total Transition Period	Total achieved to date
AA1.2 Total number of clients employed in new business lines during the quarter	-	40	46	10	17	46	N/A
AA1.3 Total number of home workers employed in new business lines during the quarter	-	80	69	8	14	69	N/A
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	N/A
TA2.1 Number of NJ members trained in order management	120	-	89	31	68	188	N/A
TA5.6 Number of tours of businesses (workshops) implemented for clients	-	8	1	0	3	4	N/A

# Supporting and developing Nisfe Jahan

## Expansion of Nisfe Jahan

During the reporting period an additional 189 women became NJ members (TB 1.1) bringing the total number of NJ members to 3,588<sup>8</sup>.

**Table 12: Expansion of Nisfe Jahan**

Output Indicator	Transition target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	Total Transition Period	Total achieved to date
TB1.1 Number of new registered NJ members	328	157	128	189	475	3,588

## 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 2016 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).

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 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 13: Institution Building Nisfe Jahan**

Output Indicator	Transition target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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	N/A
TB1.5 Number of NJ regional offices established under NJ management	1	0	0	0	1	1
TB1.6 Number of NJ office bearers taking management and/or financial training	30	0	28	0	28	N/A

<sup>8</sup> 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.

TB1.7	Number of NJ regional offices managing own finances	1	0	0	1	1	2
TB1.8	NJ Strategic plan developed and regularly updated	1	0	0	1	1	N/A
TB1.9	MoU between Zardozi and NJ finalised	1	0	0	1	1	N/A

## 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).

## 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 AFN 200 for a half day which is slightly above the rate currently paid to ECMs for time spent in meetings – AFN 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.

### **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). As a result of these surveys and discussions with clients, there will be a review of all skills training later in 2016.

**Table 14: Analysis of survey results**

Subject of the survey	Region	No. surveyed	% satisfied	Most common complaint
Tailoring skills training	Jalalabad	61	<sup>9</sup>	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

**Table 15: Building sustainability**

Output Indicator	Transition target	Zardozi's target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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%	00%	N/A
TB1.3 Average quarterly CBC cost recovery	-	7%	10%	7%	6%	N/A
TB1.4 Average quarterly NJ cost recovery	-	5%	14%	3%	8%	N/A

## 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 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

<sup>9</sup> 80% wanted the training time extended, 72% had suggestions for improvement

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 16: Training and confidence building initiatives**

Output Indicator	Transition target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	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

## Lessons learned

### 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); 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 insufficient and feedback surveys were started using NJ 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.

## Innovative/new ways of working

### 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.

## Impact

### Income data

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 17: 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 18: Programme impact on income**

Impact Indicator	Transition target	Achieved Apr-Jun 2015	Achieved Jul-Sep 2015	Achieved Oct-Dec 2015	Total Transition Period
1 Average increase in income over baseline	400%	986%	2,687%	927%	>400%

### 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.

## Monitoring & Evaluation

### 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.

## Progress against Transition Milestones

See Annex 5 for report against these milestones.

## Strengthening Zardozi

### Governance and succession planning

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

### 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.

### Business strategy paper

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

## 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 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.

## Multi-donor engagement and sustainability

### Public Information Unit

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

## 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.

## Risk management

See Annex 2.

## Oxfam Novib

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

# Programme Finances

The Table below shows project Income and Expenditure, including forecast expenditure to the end of Q2 2016.

**Table 19: MFAA actual and budgeted income and expenditure 2011-2016**

<b>Grant Income</b>			
DFID	4,372,987		Received
Oxfam Novib	327,133		Received
Oxfam Novib II	225,907		Received
DFID Transition Phase	806,105		Received
DFID Cost Extension	718,943		Not received
	<b>6,451,075</b>		
<b>Expenditure (actual)</b>			
Oct 2011-Sep 2012		1,029,965	Actual
Oct 2012-Mar 2013		695,395	Actual
Apr-Sep 2013		587,899	Actual
Oct 2013-Sep 2014		1,408,084	Actual
Oct 2014-Mar 2015		848,095	Actual
Apr-Jun 2015		388,832	Actual
Jul-Sep 2015		345,763	Actual
Oct-Dec 2015		399,513	Actual
<b>Expenditure (Forecast)</b>			
Jan-Jun 2016		747,529	Projected
		<b>6,451,075</b>	
	Balance	0	

## Annex 1: Results Framework (Transition Period)<sup>10</sup>

The results framework below covers the period between 1 April and 31 December 2015. Figures in square brackets represent Transition Period Milestones and Targets; figures outside square brackets represent whole of project Milestones and Targets, where different.

Since weightings have not been applied throughout the DFID Logical Framework for this period, they have been removed from this results framework.

Achievement Scoring <sup>11</sup> :	On track to exceed Target by 5 per cent or more	On track to meet Target by +/- 5 per cent	At risk of missing Target by 5 per cent or more
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### Outcome A: Female producers and entrepreneurs enabled to obtain increased income through a strong industry association

<b>Outcome Indicator A1</b>	Average increase in income of Nisfe Jahan members		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
1,232 per cent	400 per cent	400 per cent	400 per cent
Achieved:	986 per cent	2,687 per cent	927 percent

### Outcome A, Output 1: Product types and styles developed respond to customer preferences

<b>Outcome Indicator A1.1</b>	Number of design input collections developed		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
12	18 [6]	24 [12]	30 [18]
Achieved:	18 [6]	24 [12]	30 [18]

<b>Outcome Indicator A1.2</b>	Number of design workshops facilitated		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
8	11 [3]	14 [6]	17 [9]
Achieved:	19 [11]	24 [16]	33 [25]

<sup>10</sup> The Source throughout is project reporting. Assumptions are retained from the previous logical framework and therefore not shown. In the DFID version of the logical framework, the Outcome is referred to as Impact

<sup>11</sup> Achievement Scoring relates to Transition Period Targets

<b>Outcome Indicator A1.3</b>	Number of FTEs created for men and women by the programme		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
7,400	7,638 [238]	7,877 [477]	8,116 [716]
Achieved:	7,670 [270]	7,919 [519]	8,262 [862]

<b>Outcome Indicator A1.4</b>	Number of design resource access points for NJ members established		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
15	15 [0]	15 [0]	17 [2]
Achieved:		21 [6]	28 [13]

### Outcome A, Output 2: NJ members have increased volume and value of production

<b>Outcome Indicator A2.2</b>	Number of NJ members trained in order management		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
116	156 [40]	196 [80]	236 [120]
Achieved:		236 [120]	304 [188]

### Outcome A, Output 3: Product quality satisfies buyer requirements

<b>Outcome Indicator A3.2</b>	Number of women satisfactorily achieving agreed skills standards through skills training		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
3,748	3,884 [136]	4,010 [272]	4,157 [409]
Achieved:	3,894 [146]	4,044 [296]	4,295 [547]

### Outcome A, Output 4: Business development support strengthens NJ members' business performance

<b>Outcome Indicator A4.1</b>	Number of NJ members completing basic business training (6 courses)		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
3,748	3,884 [136]	4,010 [272]	4,157 [409]
Achieved:	3,905 [157]	4,062 [286]	4,251 [475]

<b>Outcome Indicator 4.2</b>	Number of NJ members completing advanced business training (4 courses)		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
45	120 [75]	145 [100]	190 [145]
Achieved:	98 [43]	105 [50]	309 [254]

<b>Outcome Indicator A4.3</b>	Number of NJ members registering for accounts at formal institutions		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
113	153 [40]	193 [80]	233 [120]
Achieved:	156 [43]	174 [61]	238 [125]

<b>Outcome Indicator A4.4</b>	Number of loans disbursed		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	45	90	130
Achieved:			246

<b>Outcome Indicator A4.9</b>	Number of Zardozi clients who are member of Chambers of Commerce		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	0	0	1
Achieved:	0	1	1

<b>Outcome Indicator A4.10</b>	Number of clients moving from micro businesses to small enterprise		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	9	18	26
Achieved:	2	19	24

#### **Outcome A, Output 5: Opportunities for marketing handwork products improved**

<b>Outcome Indicator A5.3</b>	Number of trade or retail events facilitated through NJ		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
8	11 [3]	14 [6]	17 [9]
Achieved:	11 [3]	15 [7]	18 [10]

## Outcome B: Industry association is recognised as a formal institution representing members' in civil society and providing services responsive to women's business needs

### Outcome B, Output 1: Industry association has progressed in institution building

Outcome Indicator B1.1	Number of registered NJ members		
Baseline	Milestone	Milestone	Target
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
243	352 [109]	461 [218]	571 [328]
Achieved:	400 [157]		718 [475]

Outcome Indicator B1.4	Number of NJ members receiving training in institution building, democratic principles and leadership		
Baseline	Milestone	Milestone	Target
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
243	379 [136]	515 [272]	652 [409]
Achieved:	400 [157]	529 [286]	718 [475]

Outcome Indicator B1.5	Number of NJ regional offices established under NJ management		
Baseline	Milestone	Milestone	Target
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	0	0	1
Achieved:	0	0	0

Outcome Indicator B1.6	Number of NJ office bearers taking management and/or financial training		
Baseline	Milestone	Milestone	Target
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	10	20	30
Achieved:	0	28	28

Outcome Indicator B1.7	Number of NJ regional offices managing their own finances		
Baseline	Milestone	Milestone	Target
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	0	0	1
Achieved:	0	1	1

Outcome Indicator B1.8	NJ Strategic Plan developed and regularly updated <sup>12</sup>		
Baseline	Milestone	Milestone	Target
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015

<sup>12</sup> A better phrasing would be 'Number of updates to the NJ Strategic Plan', with the same Target



0	0	0	1
Achieved:	0	0	1

<b>Outcome Indicator B1.9</b>	Memorandum of Understanding between Zardozi and NJ finalised <sup>13</sup>		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
MoU not finalised	MoU under finalisation	MoU finalised	MoU finalised and agreed
Achieved:	MoU under development	MoU under development	MoU finalised and agreed

**Outcome B, Output 2: NJ members have improved understanding of their business needs and are able to design NJ services accordingly**

<b>Outcome Indicator B2.2</b>	Number of member feedback surveys on specific services		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
5	6	6	6
Achieved:	0	1	4

**Outcome B, Output 3: NJ members have improved understanding of their rights and role in civil society**

<b>Outcome Indicator B3.1</b>	Number of NJ members trained on rights, gender and civil society		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
115	165 [50]	215 [100]	265 [150]
Achieved:	106 [91]	169 [154]	285 [270]

<b>Outcome Indicator B3.2</b>	Number of civil society events organised by NJ		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
5	7 [2]	9 [4]	11 [6]
Achieved:	7 [2]	10 [5]	11 [6]

<b>Outcome Indicator B3.3</b>	Number of social protection initiatives for NJ members implemented		
<b>Baseline</b>	<b>Milestone</b>	<b>Milestone</b>	<b>Target</b>
End Mar 2015	End Jun 2015	End Sep 2015	End Dec 2015
0	2	4	6
Achieved:	0	0	8

<sup>13</sup> Language adjusted from numerical results shown in the DFID Logical Framework

## Annex 2: Risk Table

Risk	Probability	Impact	Mitigation Measure	Residual Risk	Update Q3 2015
<b>Strategic Risks</b>					
1. Deteriorating security situation.	Medium	High	Zardozi will follow security developments on a daily basis and provide an adequate security set-up for its staff and consultants	Medium	Security 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. Government 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
<b>Operational Risks</b>					
4. Insufficient interested semi-skilled women can be located to recruit as sale agents	Low	High	Linked to security situation. There is an abundance of semi-skilled women all over the country keen to earn an income.	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 increase their own share of profits over 30%	Low	Medium	NJ will include an ombudsman for home workers. All NJ 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 discussion

# Annex 3: Panjshir Survey

Onaba, Rokha and Bazarak districts, surveyed by Omid Amiri and Ata Mohammad, 24 November 2015

## 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 Tajik 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 and 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.

### Findings

The people of Panjshir (male) are not willing for women to work in the market (as said by Lutfur Rahman chairman of Doulat Big village of Unaba district who showed a 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 at other businesses in house.

Panjshir women not coming to buy in local bazaars. When we visited three districts 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 products 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.

## Survey Tools

- 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.

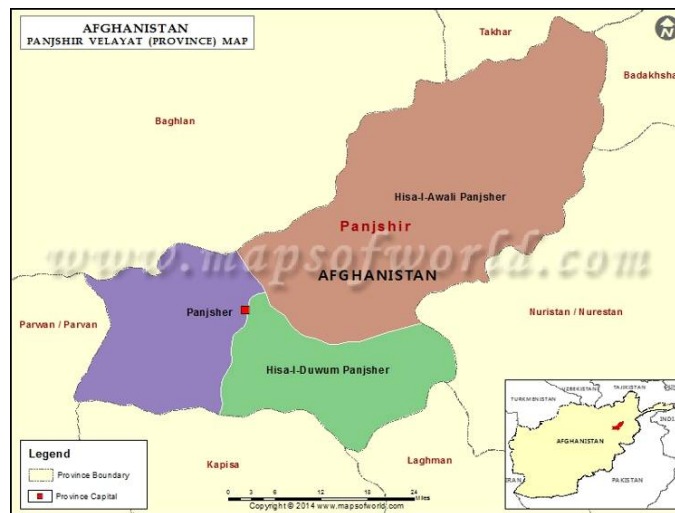
## Other information

### Population by districts

Districts of Panjshir Province				
District	Capital	Population	Area	Number of villages
<a href="#">Anaba</a>		5,000	164 km <sup>2</sup>	31 <sup>1</sup>
<a href="#">Bazarak</a>	<a href="#">Bazarak</a>	65,000	378 km <sup>2</sup>	29
<a href="#">Dara</a>		5,500	709 km <sup>2</sup>	134
<a href="#">Khenj</a>		10,000	688 km <sup>2</sup>	154
<a href="#">Paryan</a>		3,902	1270 km <sup>2</sup>	67
<a href="#">Rokha</a>		5,000	144 km <sup>2</sup>	72
<a href="#">Shotul</a>		8,000	55 km <sup>2</sup>	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 tonnes.

### 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 and 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 and Poultry: Men sell and trade most livestock
- Eggs are sold by both men and women
- 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

Neither MISFA nor any of its implementing partners have ever had any microfinance activity in the province.

## Road Infrastructure and 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 rate: 27.5% No available information about Kuchis' literacy rate.

### Food Security

Problems 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 centre, 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 4: 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.

## Problem solving

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 behaviour 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.

Problem	Solution(s)
Families don't allow female members to go out	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	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	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

	<p>Committee should consist of a mature and respected female community leaders who is listened to in her community and two Executive Committee Members</p> <p>This committee should discuss with those who are committing violence and also should encourage the victims of violence to work.</p> <p>Zardozi can introduce those women to the advocacy agencies which are working for women rights</p>
Small children	<p>When a women can earn enough money she can put her children to a kindergarten</p> <p>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</p> <p>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</p> <p>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</p>
Women are not allowed their Rights – sometimes men allow women their Rights and it is women who deny them their Rights	<p>Executive Committee Members should discuss these issues</p> <p>A group/committee should be formed to work with women on Rights</p> <p>This committee should conduct discussion with women about their Rights</p> <p>The committee should discuss women Rights with Mullah and Wakil and ask them to advice and be aware</p> <p>The committee should discuss women Rights in the mosque and at meetings</p> <p>In case of a special case at first committee should talk with the family member of the woman</p> <p>If it did not solve the problem, committee should bring the problem to Wakil, elders in community and Mullah to solve the problem</p> <p>And again if the committee did not get a positive result then they can introduce the women to the women Right agencies.</p> <p>At the end awareness about women rights should be given to the men and women in society.</p>
Literacy: women cannot read and write they need literacy rather than further education	In 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.

<b>Strengths</b>	<p>Equal aims between all NJ Members</p> <p>Information about different areas</p> <p>They are owning different skills</p> <p>Existence of <i>manbehs</i> in different areas and locations.</p>
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	Appreciation of successful women
<b>Weaknesses</b>	Lack of self confidence of NJ members 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)
<b>Opportunities</b>	Financial and technical support from Zardozi
<b>Threats</b>	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 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 are 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 are work every day? No, they are working as per the clients need
4. How will Kadar is 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 Members

Executive Committee Members already know about their responsibilities and duties but a brief definition was given to them. ECMs are not selected by anyone, but elected by NJ members in manbehs. Every manbeh has ECM who is responsible to bring the ideas and suggestions of clients to Zardozi office and also take some information to the 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 5: Transition Period tasks

### Strengthening Zardozi

Activity	Target	Progress
Strengthening Zardozi	Review of M&E completed, manuals finalised and agreed improvements implemented	M1 Internal review continues, additional staff for regions in place and systems under development to improve regional data collection
	Impact research completed, results feed into programme strategy	M2 Phase 1 of impact research completed
	Governance systems reviewed, report delivered and agreed improvements implemented	M3 Discussions held with Board, action plan agreed
	Technical assistance on operational development completed	M4 Oxfam have completed an assessment, analysis report under process
	Technical assistance on financial management provided, report delivered and agreed improvements implemented	M5 Zardozi will send Chief of Finance to training in November
	Medium to long term operational and business strategy paper completed	M6 Delayed – will be ready in November

### Scale-up of strategy

Area surveys and selection of new clients	2 area surveys completed	M7 1 area survey completed from Pul-e-Khumri, Bamiyan survey planned for November
	Staff and NJ workshop on new client selection completed	M8 New client selection will be on the agenda for the NJ Strategy meeting to be held in November
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
	Impact research on training completed	M10 Will be started in November
Providing business and related support services	New SME business training modules developed, tested and in use	M11 Numeracy training module under process
	6 pilot social protection initiatives launched	M12 Childcare initiatives dropped, psychosocial initiatives started with staff and NJ
	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
Market research and development	6 UAE/India trade visits result in repeat orders	M14 Visit to Dubai completed in July and September
	Strategy for providing marketing support to WEE sector agencies finalised	M15 Discussions on going with other agencies
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
	NJ strategy development workshops results in signature of MOU with Zardozi	M17 Planned for November
	Technical assistance results in strategy plan for financing NJ	M18 Planned for November – will be done with local technical assistance
Integrating	Pilot on integration of CBC with other local	M19 Under discussion with MOLSAMD

Zardozi experience into national policy and programmes	projects in 4 regions		
	Discussions on going with national priority programmes	M20	Under discussion with MOLSAMD
	Visit to PEKKA completed and lessons learned reviewed	M21	Visit to PEKKA completed in May, lessons learned reviewed and plans under implementation (see Q2 2015 Board report)

## Multi donor engagement and sustainability

Multi donor engagement and sustainability	Public Information Unit established	M22	
	Funding from at least one donor secured	M23	Plans are in place
	Fund raising pursued with local companies	M24	To be explored later in the year

# Zardozi Enterprise

## Ganjina Shahr-e Naw retail outlet

Sales income from Ganjina continued to decline through the last quarter of the year with no Christmas boost. It seems clear that the shop will have to be closed if sales do not increase in the new year.

### Monthly sales income, Ganjina shop – Kabul, Jan-Dec 2015

Month	US \$	Month	US \$	Month	US \$	Month	US \$
January	4,220	April	2,252	July	3,302	October	2,086
February	2,896	May	2,514	August	1,571	November	2,640
March	3,177	June	2,165	September	1,135	December	2,148
Quarter total	10,293		6,931		6,008		5,861

## Export sales

Export sales income for 2015 showed an 8% increase over 2014, this is the third year in a row that export sales have increased. It was hoped that this year we would find a donor to pay for a visit to the New York International Gift Fair in order to boost export sales still further. Unfortunately it was not possible to find a donor.

### Monthly income from export sales, Jan-Dec 2015

Month	US \$	Month	US \$	Month	US \$	Month	US \$
January	0	April	1,652	July	13,236	October	15,951
February	0	May	21,974	August	14,902	November	1,571
March	15,437	June	1,857	September	953	December	5,852
Quarter total	15,437		25,483		29,091		23,374

**Total Export sales income 2015: US \$93,385**

## Financing plans

A proposal to separate ZE Pakistan from ZE Afghanistan and for the Pakistan operation to register as a Pakistani NGO, will be submitted to the Board in the next quarter. Discussions were held in Islamabad during the quarter with Refaqt Babur auditors on the feasibility and cost of the registration; they were positive about the feasibility of the plan and agreed to assist with the registration.

## Zardozi Enterprise (Profit and Loss tables)

2013 SALES	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Gross Income	21,204	19,554	23,487	26,924	27,353	21,509	22,551	15,690	18,253	19,414	22,357	32,047
Total for Quarter			64,245			75,786			56,495			73,818
2013 EXPENDITURE												
Cost of Goods sold	4,129	3,460	5,953	5,219	4,923	2,990	7,601	8,429	3,493	2,728	3,655	10,295
Gross P/L	17,075	16,094	17,533	21,705	22,430	18,518	14,950	7,261	14,761	16,686	18,702	21,752
Overheads	17,651	14,959	10,118	13,877	14,131	15,023	15,229	22,163	11,058	13,177	13,589	4,381
Net Ordinary P/L	-576	1,134	7,415	7,828	8,299	3,495	-278	-14,901	3,702	3,509	5,113	17,371
Exchange Gain/Loss	0	790	7,705	0	8	0	7	-168	16	0	29	-45
Other Income	1,000	0	0	0	560	0	0	0	0	0	0	0
Net P/L 2013	424	1,924	15,120	7,828	8,867	3,495	-271	-15,069	3,718	3,509	5,142	17,326
Total for Quarter			17,468			20,190			-11,622			25,977

2014 SALES	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Gross Income	12,668	11,433	9,268	9,042	12,197	5,787	13,138	18,266	19,574	12,012	11,598	47,778
Total for Quarter			33,369			27,025			50,977			71,388
2014 EXPENDITURE												
Cost of Goods sold	2,942	7,073	5,798	4,953	1,716	2,891	1,964	3,973	3,849	6,238	8,361	7,557
Gross P/L	9,726	4,360	3,470	4,089	10,480	2,896	11,174	14,293	15,725	5,774	3,237	40,220
Overheads	29,223	14,813	8,481	7,852	9,909	7,121	7,019	10,191	6,075	9,745	9,199	23,735
Net Ordinary P/L	-19,497	-10,453	-5,011	-3,762	571	-4,225	4,154	4,102	9,650	-3,971	-5,962	16,485
Exchange Gain/Loss	0	170	192	0	9	11	17	-2,084	0	0	0	156
Other Income	1,000	0	0	0	320	0	0	0	0	0	0	0
NET P/L 2014	-18,497	-10,283	-4,819	-3,762	900	-4,214	4,172	2,018	9,650	-3,971	-5,962	16,642
Total for Quarter			-33,599			-7,076			15,840			6,709

2015 SALES <sup>14</sup>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Shop sales	2,362	1,561	1,413	1,549	1,701	1,189	2,199	1,053	474	1,016	1,060	370
Consignment partners	206	294	385	361	466	432	461	259	233	419	623	508
Exports	0	0	15,437	1,652	21,974	1,857	13,236	14,996	953	15,951	1,571	5,852
Trade	1,692	1,041	1,379	342	813	544	642	259	428	651	1,146	1,334
<b>Sales Total</b>	<b>4,260</b>	<b>2,896</b>	<b>18,614</b>	<b>3,904</b>	<b>24,954</b>	<b>4,022</b>	<b>16,538</b>	<b>16,567</b>	<b>2,088</b>	<b>18,037</b>	<b>4,400</b>	<b>8,064</b>
Ganjina Partners	2,444	3,164	1,575	3,644	1,462	1,638	2,477	3,288	504	1,163	2,449	959
2015 Gross Income Total	6,704	6,060	20,189	7,548	26,416	5,660	19,015	19,855	2,592	19,200	6,849	9,023
Total for Quarter			32,953			39,624			41,462			35,072
2015 EXPENDITURE <sup>15</sup>												
Cost of Goods sold	4,080	4,603	3,680	1,959	2,291	2,331	3,573	1,393	2,714	755	2,902	3,193
Gross P/L	2,624	1,457	16,509	5,589	24,125	3,329	15,442	18,462	-122	18,445	3,947	5,830
Overheads	21,721	9,493	14,851	8,664	9,095	16,824	12,254	13,105	8,397	7,662	26,561	10,016
Net Ordinary P/L	-19,097	-8,036	1,658	-3,075	15,030	-13,495	3,188	5,357	-8,519	10,783	-22,614	-4,186
Exchange Gain/Loss	0	0	0	15	451	8	0	0	0	0	0	0
Other Income	6	0	0	0	0	-154	8	11	2,699	0	0	0
<b>NET P/L 2015</b>	<b>-19,091</b>	<b>-8,036</b>	<b>1,658</b>	<b>-3,060</b>	<b>15,481</b>	<b>-13,641</b>	<b>3,196</b>	<b>5,368</b>	<b>-5,820</b>	<b>10,783</b>	<b>-22,614</b>	<b>-4,186</b>
Total for Quarter			-25,469			-1,220			2,745			-16,017