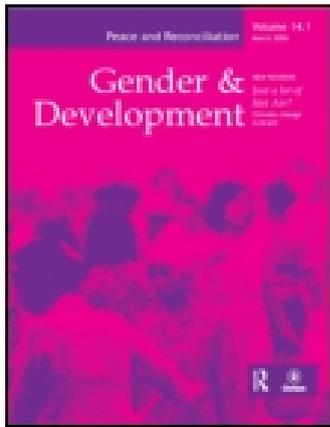


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# The Markets for Afghan Artisans approach to women's economic empowerment<sup>1</sup>

Kerry Jane Wilson, Barbara Everdene and Floortje Klijn

*This article describes the Markets for Afghan Artisans (MFAA) programme, delivered by Afghan non-government organisation, Zardozi, which has developed an effective approach to facilitating market access for very poor women in the informal, handcrafted garment industry, successfully addressing the multiple barriers faced by women, and developing full business cycle support, customised to their specific needs.*

*Cet article décrit le programme Markets for Afghan Artisans (MFAA – Marchés pour les artisans afghans), qui est mis en œuvre par l'ONG afghane Zardozi et a élaboré une approche efficace de la facilitation de l'accès aux marchés pour les femmes très pauvres de l'industrie informelle de fabrication artisanale de vêtements, en réussissant à lutter contre les multiples barrières qui entravent les femmes et en mettant au point un soutien pour toutes les étapes du cycle de l'entreprise, adapté à leurs besoins spécifiques.*

*Este ensayo describe el programa Mercados para Artesanas de Afganistán (MAA), promovido por la ONG afgana Zardozi, el cual ha desarrollado un método efectivo para facilitar a las mujeres pobres de la industria informal de prendas de vestir artesanales el acceso a mercados. El programa ha respondido con éxito a las múltiples barreras que enfrentan las mujeres y durante todo el ciclo económico y contribuyó a que las mujeres cubrieran sus necesidades específicas.*

*Key words:* empowerment; market development; economic development; Afghanistan; women; microenterprise development

## Introduction: women's economic empowerment through handcraft production

*Zarguna descends the broken staircase and hastens into a popular Kabul traditional wedding dress shop, juggling two thin plastic bags bulging with glittering garments. She remembers how, only a year ago, as one of a group of nervous women, she had timidly entered the two-storey bazaar.*

Zarguna sells handcrafted clothing to shops in Kabul. She has been introduced to the market by Zardozi, an Afghan non-government organisation (NGO) that offers support to urban women interested in becoming – or developing – as entrepreneurs in the garment sector. Zardozi staff showed Zarguna not only how to find a market for her handcrafted clothes, but also encouraged her to train and manage production for women unable to leave their homes, exposed her to new designs, provided training to improve the quality of production, and trained her in business basics. She had sold only one or two pieces a month before joining the programme; now, she manages the work of 12 home-based producers, trades in 30 garments a month, and earns an enviable income of over US\$100 a month.

Zardozi is a registered Afghan NGO, funded by Oxfam Novib since 2007, and currently funded by a consortium managed by Oxfam Novib, including the British Department for International Development (DfID) and, shortly, SIDA. It evolved from the DACAAR Sewing Centre, established in 1984 in Pakistan's North-West Frontier Province to provide skills and an income to women fleeing with their families across the border from Afghanistan. By 2006, it had become obvious that the Sewing Centre, although successful, required more specialist focus than DACAAR could provide, and in 2006 therefore, it was transferred to a newly established organisation called Zardozi – Markets for Afghan Artisans (MFAA).

This article explores the experience of the Zardozi MFAA programme. This programme has evolved an effective approach to facilitating market access for very poor women in the informal, handcrafted garment industry. The programme addresses the multiple barriers which confront these women in their efforts to engage in market activity, and has developed full business cycle support, which is tailored to the specific needs of the women themselves.

The programme encourages women to create and manage their own production systems, position themselves as commercial suppliers, and follow-through with high-calibre production and delivery. Zardozi is also supporting women entrepreneurs to develop their own handcraft support association, Anjuman e Sanayee Disti e Khanumha (ASK), which will eventually take ownership of the programme.

In the first part of the article, we set out the context in which the MFAA programme has developed, the kinds of women with which it is working, and outline the handcraft industry and market in Afghanistan. We follow this with a description of the programme's approach to developing market access for participants, and then set out the four key principles that we believe lie at the heart of the programme's success. Finally, we set out the next steps for the programme, as it continues to expand.

## The context

Afghan women are widely recognised as being a highly vulnerable group, socially marginalised and economically dependent, in a country where half the population

hovers on the poverty line (ICON-Institute 2009). Since 2001, numerous projects have focused on the plight of Afghan women, but successfully linking women to markets and a sustainable source of income has remained an elusive goal. Despite the rising prosperity that has come with the past decade of donor support, and a renaissance of private enterprise, women remain largely excluded from the private sector.

Chronically poor women are particularly desperate for an independent income, yet face social and motivational barriers to seeing themselves in an income-earning role. By definition, these women have family contexts that cannot provide them with sufficient financial support to live – they may be widowed without sons, have an elderly or disabled non-working husband (with daughters, not sons), have a chronically poor extended family, and weak social networks (Banzet *et al.* 2008). However, even in the face of enduring poverty, Afghan men and women alike frown on women working in business as this is seen as 'male-gendered space'. It is perceived as a failing of their male family members' duty to support them, and thus work is an issue of family honour. As a result, women do not typically receive validation for their business efforts from family members, and may also endure criticism from family, peers, and community. In addition, the problems faced by poor women in their personal lives are complex and persistent. Many have abusive, disabled, or drug-addicted family members, and others struggle with illness, disease, and exhaustion. These women have the greatest need to learn business skills, yet have the lowest capacity, and the least structural support, to obtain them.

The traditional embroidered and embellished handcraft industry is a unique realm that draws on women's skills and offers them an opportunity to participate in the economy. This informal cottage industry allows women to work in the privacy of their homes, while supplying the marketplace. However, women must confront cultural and logistical barriers to do so. Most women are confined to their homes by cultural norms, and the conservative beliefs or concerns of their family members. Those who are able to obtain the support of their families to travel outside the home independently face logistical and further social challenges. Long journey times, lack of experience with travel, and relatively expensive travel options – such as a private bus from an outlying rural area to an urban centre – are expensive and exhausting. The marketplace, and the business of trading, is male-gendered. Shopkeepers are accustomed to interacting with women as poor supplicants desperate for an income, not as commercial peers. Many take financial advantage of women producers, offering low prices and unfavourable or unreliable terms of payment.

On the market side, the demand for both traditional and contemporary clothing in Afghanistan is booming, without formal industrialised production to serve it. This has created tremendous opportunity for garment importers, and continuous business for garment microenterprises – local tailors and handcraft producers. Afghanistan's high cost of living, weak infrastructure (including expensive self-generated electricity and water), and the need to import materials, mean that production costs are relatively

higher than in China, Pakistan, and India – the countries from which the majority of garments are imported. As a result, handcraft garment entrepreneurs must enter the market strategically, and keep very tight control on expenses in order to compete with the price of imported clothing.

In sum, women's economic empowerment, particularly through handcraft production, has been a popular development intervention over the past decade. However, many programmes were either not designed to encourage self-reliance among women, or were not able to understand and successfully address the multiple internal and external barriers confronting women. Many programmes have also consistently underestimated the complexity of the marketplace, and have failed to help women devise strategies to gain a secure foothold within it. The next section provides an overview of the MFAA programme, which has dedicated the past three years to developing an effective approach to facilitating market access for poor women.

### The MFAA programme's approach to market access

The MFAA programme's primary focus is to build women's agency in accessing markets independently, and to build their competence in both production and business. The basic premise is that even small profits empower women. The priority is to lay the groundwork for a woman to earn sustainable income throughout her working future, not simply to demonstrate dramatic income gains over a funding cycle.

Those working on the programme have learned that the majority of women, who come out of extremely challenging family contexts, are satisfied by stabilising and slowly growing their income without expending a large amount of time and effort, and without committing an amount of working capital in business that would constitute a significant risk. Having an income has a significant impact on women's lives, because it is under their own control. Zardozi has found that women typically use their money to meet their health needs or release children from wage earning to send them to school, and to purchase school uniforms and school supplies. Widowed women, or women with disabled or mentally ill husbands living with their in-laws, report a tremendous relief in being able to contribute to the care of themselves and their children.

An example is Amena, a home producer who has participated in the programme for the past 12 months. She has five children, and her husband is a day labourer earning around US\$3 per day. When Amena had only been in the programme for a few months, a rather sceptical visitor asked her what difference a monthly income of US\$5 could make to her life. Amena replied that although she knew of a free family planning clinic, she previously could not go there as she had no money for transport, and her husband did not want her to go to the clinic, so would not give her

the money. With her US\$5 bus money, she is now attending the clinic. She says her perspective on life is completely different now that she has taken steps to prevent another pregnancy.

### *Sales agents*

The MFAA programme has used a model for linking women directly to the marketplace that had been successfully developed in Pakistan by the Mennonite Economic Development Associates (MEDA) and the Entrepreneurship Community Development Institute (ECDI), a not-for-profit organisation in Pakistan (Jones and Shaikh 2005). Based on the traditional middleman system, the business model encourages mobile women with social networks among handcraft workers to become sale agents: they collect and sell the work of house-bound women, in exchange for a commission fee.

In Pakistan, MEDA and ECDI worked primarily with women who were already commercially active as sale agents. However, Zardozi found few such women in Afghanistan. The NGO opted instead to reach women with some experience producing handcrafted goods for the informal economy, with little or no skill in business but the motivation and commitment to learn how to become sale agents. Various recruiting mechanisms were explored, before an entrepreneurial self-assessment workshop was adopted to screen for women who wanted to undertake the programme, which requires commitment, effort, and risk-taking from its participants. However, in turn, staff engage directly and regularly in discussions with women to understand their family and community contexts, the terms of trade they face in specific markets, and their personal fears and aspirations about doing business. The programme seeks to bring about in the participants a radical shift in their thinking, in which they learn to see themselves as entrepreneurs, taking calculated risks to grow their revenue stream.

Since 2009, the MFAA programme has linked 220 female sale agents with 2,400 female home workers and tailors, to generate higher and more sustainable commercial incomes from informal handcraft production.

Sale agents typically begin working with about six producers. By their third year, experienced sale agents work, on average, with ten home producers, and some have built a network of up to 15. Most women joining the programme as sale agents have no income, or only very intermittent income, before joining. Once they start working, their monthly income rises, albeit unevenly, as their experience grows. In Kabul, sale agents on average earn about AFN 2,000 per month (AFN 48 = US\$1) after one year, which then during the second year increases up to AFN 4,000 per month. Outside Kabul, the monthly incomes are somewhat lower, but likewise grow over time as skills sharpen and track record is demonstrated with shopkeepers.

In a discussion with field staff in Jalalabad in October 2010, Fauzia, who has been a sale agent since September 2008, reported:

*Now that I am earning my own money my husband has started discussing family issues with me – he has even agreed to get treatment for his drug addiction. For me this has removed the greatest source of frustration in my life.*

Another, Najiba, sale agent since December 2010, stated:

*One of the best things about having my own income is that I never have to ask my husband for money.*

The income of the agents' home workers also increases over time: starting from AFN 100–200 per month, income after 18 months reaches on average AFN 500–750 per month. Home worker incomes reflect the market price for piecework. The MFAA programme has consciously avoided mandating that home workers should be paid artificially high incomes, working instead to let a robust commercial system develop, and coaching sale agents on the business advantages of remunerating work well done. Through a nascent handcraft support association (discussed later), both sale agents and home workers will come together to discuss their roles in the industry, including distribution of profit, in the larger context of their vision for better design and production.

### *Selling in domestic markets*

The marketing model encouraged by the programme is sale of handcrafted garments to local shopkeepers in urban bazaars. Shopkeepers, especially those that stock traditional garments, already outsource work to women known in their own social networks. Drawing on this existing system, while simple and sensible, is relatively unusual among women's economic empowerment projects in Afghanistan. Other projects tend to focus on sales to expatriates or export buyers that offer higher ticket prices for products, but far fewer sales opportunities. More importantly, export projects tend to train women as piece workers, who are then dependent on an exporter (typically the development agency) and have little incentive or opportunity to gain greater knowledge or specialised skills that would allow them to take on independent and higher-level roles in the industry. At Zardozi, small teams of MFAA staff dedicated to visiting local markets collect information and find first orders for new sale agents. The programme's marketing support continuously focuses on trade development with shopkeepers through shop visits and local trade fairs.

### *Approaching business holistically*

MFAA is not a just a skills acquisition programme, but offers full business cycle product development, financial advice, and marketing support. Through local

offices, Zardozi provides sale agents with training workshops, support services on demand, and ongoing mentorship and advocacy in solving particular problems with shopkeepers or family members. Zardozi's support services are based on evidence from ongoing micro-level and industry-level market research. Many programmes provide training in technical skills and business basics (such as record-keeping) but few actually support women to find markets and provide ongoing mentorship in persistently challenging skill-sets such as business communication, negotiation and order management. Unlike market development programmes in other countries which can refer clients to commercial business development services, MFAA has had to customise support services for participating women. There are a number of new commercial business development services providers in Kabul, but few offer women business development services trainers and training content suitable for poor, non-literate women at an affordable cost.

An example of the value added by our approach is our focus on business communication; a critical area of support for women entrepreneurs. Women are unfamiliar with, and anxious about, speaking directly with men who are not part of their extended family. Faltering communication leads to incomplete information transfer, and entrenches stereotypes of women's low credibility. Effective communication, however, allows women to construct themselves as business suppliers in the marketplace. The MFAA business communication programme is far from conventional. It has been designed to address in practical, applied ways, problems with psychosocial roots: short-term and long-term planning, lack of confidence, and lack of trust in individuals and institutions. Individual and group mentoring explores how planning, confidence and trust build business credibility and lead to good order management. Through this process, women entrepreneurs are better equipped to draw out shopkeepers' requirements, negotiate prices that are both profitable and market-sensitive, and set terms for order delivery that are achievable.

#### *Developing a support association*

While we feel that the MFAA programme has achieved remarkable results in a short period of time, we recognise that its clients need a continuing source of solidarity and support in meeting their practical business needs. From the inception of the MFAA programme, Zardozi has been encouraging participating women to come together to form their own handcraft support association. Over the past year, Zardozi has been working intensively with women to shape what will become ASK. The second phase of the MFAA programme will be dedicated to the development of this association as an independent agency. Zardozi will help formalise ASK, bolster management and leadership capacity across its membership, and incrementally transfer knowledge, services, and resources over the coming years. Sale agents currently access support

services from the programme for a monthly membership fee. Membership fees will continue as one source of revenue, and other revenue streams will be developed to help move ASK towards financial independence.

### Zardozi's principles of programme delivery

In our view, four key principles have made Zardozi effective in achieving significant poverty reduction through the MFAA programme. These principles have made the programme responsive to poor women's complex needs as well as sensitive to Afghanistan's dynamic and challenging market. They are as follows:

- Commitment to facilitation and fostering client independence.
- Flexible and agile strategy development.
- Female business advisers as mentors and market experts.
- Participatory problem analysis with clients and stakeholders.

#### *Commitment to facilitation and fostering client independence*

In market development terms, facilitation refers to programme delivery that avoids subsidies, and links commercial actors in a market, rather than replicating commercially available services. The MFAA programme has been a small initiative alongside many other large projects that typically offer incentives to women to participate including cash, gifts, meals, transportation, and other subsidies. While attractive to women clients, these projects entrench a cycle of dependence, and have little long-term impact. Recruiting women and encouraging them on the journey to self-reliance has required significant explanation to both staff and clients, who have been engaged in a process of participatory problem analysis (see the third principle and the following example).

In October 2009, Zardozi female marketing staff were under pressure to find market opportunities for large numbers of new female entrepreneurs who had finished business training and were looking for their first orders. One of the main issues was that large numbers of the women wanting orders were reluctant to visit markets directly because of the cost, and family concerns about them using public transport alone.

By dint of hard work, marketing staff found a whole series of orders for bead embroidery. Since the orders soon involved hundreds of metres of heavy fabric being transported to a large and busy market some distance from the project area, staff started providing a transfer service – women dropped off completed product at the field office, which was then quality checked by staff and delivered to the buyers in town. Staff returned with payment and new orders for distribution. This suited the

sale agents, and encouraged many sale agents and hundreds of home workers to join the programme. Marketing staff were proud that they had achieved what seemed to them to be a breakthrough. However, the solution had created beneficiary dependence instead of commercial independence.

Two members of Zardozi's marketing staff related how they felt about this aspect of the work:

*At that time, when we saw how much production was being completed by sale agents our hearts became big with pride but now we are even more satisfied because where previously only we were negotiating with the shopkeepers now a hundred women are in the market. (Karima Hosmani, discussion, Jalalabad, October 2010)*

*When we agreed to hand over the responsibility for all dealings with shopkeepers to Mahro and Zainab [sale agents] we were afraid that they would make mistakes. We did not understand what we understand now, which is that they can do it better than we can. (Hosay Ahmady, *ibid.*)*

This last quotation really emphasises the role of the organisation as a market facilitator rather than a service provider, aiming to foster independence for the women involved.

Through a staff strategy analysis session, the marketing staff came to understand some of the limitations of the solution and alternative solutions that were more sustainable. It took hours of negotiation but eventually the marketing staff, in a strategy session with the beneficiaries, found the answer. Two enterprising sale agents were appointed by other women as 'super' sale agents who then, for a commission, provided the same service, using their own resources for transportation.

### *Flexible and agile strategy development*

From a small pilot and a simple model, the MFAA programme has both scaled up in size, and evolved in complexity, through a process of action and reflection. Zardozi has kept the programme strategy fluid, so that each step emerges from the experience and lessons learned from the previous step. Each major constraint or challenge that emerges is discussed and analysed, addressed with an intervention, and followed by further discussion and analysis. This process is an iterative cycle that continues until durable solutions have been identified. Drilling down into the details, and being willing to change course on a regular basis, has allowed the programme to find unusual and innovative solutions. Zardozi has been enabled to do this by an understanding donor who has allowed not only experimentation, but failure, as part of achieving success.

### *Female business advisors as mentors and market experts*

Zardozi chose to recruit and train female staff to become the programme's business advisers, able to offer support directly to women entrepreneurs. Strong rapport

between business mentors and beneficiaries is not the norm among women's business support projects in Afghanistan – most agencies recruit a male business adviser, who serves mainly as a formal trainer rather than as a mentor. A major reason for this is that women represent a minute percentage of the professional workforce, and few qualified candidates are available. Outside Kabul, the labour force is even more limited. Zardozi provided extensive on-the-job training to women business advisers to groom them for their roles. While time intensive, this staff capacity development has built a strong foundation on which the programme can be expanded in scale and scope across Afghanistan. In addition to staff, Zardozi is always on the lookout for enterprising women who are pioneering a place in public space. These women are nurtured as a leadership group of peers, partners, and mentors to Zardozi's female entrepreneurs. It is Zardozi's hope that this leadership group will evolve into a female-friendly trading network that its clients can tap into.

#### *Participatory problem analysis with clients and stakeholders*

Zardozi has found that women struggle to solve their market problems without support; they also find it hard to analyse what they need in order to be successful. In this they are not alone, as other stakeholders, such as shopkeepers, also find it difficult to analyse and articulate what they need. Nevertheless, the NGO has brought clients and stakeholders, as well as staff, into the problem identification and solution cycle. This process helps the NGO drill down into issues, constraints and opportunities. One example is some women's reluctance to try producing new styles at a higher quality standard. Through participatory discussion, Zardozi has found that these women have faced disappointments in the market, which has reinforced an unwillingness to take risks. These women keep their investment costs low by purchasing low-quality fabrics and accessories, which leads to a negative cycle of further disconnect with customer preferences and further disappointment in the marketplace. Zardozi has found that through mentorship and market-tested designs made accessible and easy to use, this cycle can be broken.

#### **The Zardozi strategy for capturing market share**

In early 2012, the MFAA programme has reached a crucial turning point. Once a small test-pilot focused on helping poor women better sell their traditional handcraft, the programme is now venturing towards constructing female entrepreneurs as key players in contemporary garment production, distribution, and sale. Zardozi recently commissioned a regional garment survey from a professional team (ADS Network 2011). The survey confirmed that Afghan consumers favour particular contemporary styles but are not brand-conscious or concerned about country of origin. The survey pegged the growth of the formal garment industry at 10 per cent per year – a green light for aggressive market entry. In particular, the survey identified young women

and working women in major urban centres as the fastest growing consumer segments. The survey demonstrated a tremendous opportunity for micro-enterprises able to adapt their production to the same imported styles at comparable quality standards and price points, customise contemporary styles to better suit Afghan tastes, and fill the gaps in the import industry and fill them with locally produced products. Zardozi believes that its leading female entrepreneurs are ready to meet this challenge, with the programme's support. With new product development, and access to professional design, supported by marketing backup, Zardozi expects that incomes will rise much more rapidly and dramatically than the steady incremental growth of the past three years. The programme's approach to capturing this market share is threefold: (1) Design, (2) Diversify, and (3) Deliver.

### *Design*

Market research has continually pointed to design and product development as the major constraint to the growth of the handcraft industry, and the major opportunity and accelerator for micro-enterprise growth. A number of other handcraft-focused projects in Afghanistan have focused on design development but all have ignored or underestimated the difficulty of assisting women to effectively translate design ideas and inspiration into products targeted to specific consumer groups. Determined that design services should be responsive to women's abilities and the demands of the market, the MFAA programme took on this challenge. Product development and particularly design support have been strengthened incrementally as each initiative proved insufficient to fully meet the needs of the sale agents. Design training, for example, was followed by access to open-source design illustrations which have now been backed up by ready-to-trace open-source embellishment designs and tailoring patterns. On the basis of the garment survey (ADS Network 2011), Zardozi realised that stronger links were needed between design and marketing. Over the past year, Zardozi has begun working with professional designers to develop contemporary collections for young and working women. Zardozi staff are now being trained in market testing of specific products and collections among specific consumer segments, a methodology that will be passed on to ASK, the women's handcraft association.

### *Diversify*

Moving forward, Zardozi believes that consolidating relationships with shopkeepers will remain the foundation of its marketing support. The programme is already supporting women to strengthen their credibility with their existing buyers and to seek out larger buyers in more established and upscale markets. The programme will build on this with further shopkeeper and trader engagement, focused around branded contemporary product offerings. As one example, research in Jalalabad turned up an opportunity to gain market share of a vigorous trade in traditional wedding dresses

currently imported in bulk from Peshawar, Pakistan (Everdene 2011). According to buyer respondents, Peshawar-based suppliers are able to produce and package bulk orders of over 500 pieces at a time on a reliable basis. It is the relative professionalism of suppliers, rather than the price (which was marginally cheaper per unit) that compelled shopkeepers and distributors to source over the border (*ibid.*, sec. 4.4). MFAA also recognises that women will greatly increase their income when they can participate directly in retail activities in public space. The programme is assisting its women entrepreneurs to find suitable retail models that take into consideration their level of working capital as well as cultural norms. Zardozi is currently looking at ways to expose some of its lead sale agents to work in retail through job-shadowing, caretaking of a portion of floor space, and in-shop commission sales.

### *Deliver*

Zardozi recognises a gap between the current, simple production systems that its female entrepreneurs favour, resulting in the relatively small volume and variable quality of their output, and the competency levels required to meet opportunities in the garment sector. The second phase of the programme will not only continue to support all women with business training, but also cultivate lead sale agents interested in expanding production systems and piloting new business models. Zardozi has established this leadership group and has developed advanced business training seminars to meet their growth needs. In particular, the programme will encourage lead sale agents to take leadership roles in association development, to collaborate in production for higher-volume orders, to set up small workshops, and manage retail space. With advanced order management training and coaching, sale agents will be better equipped to supervise home-based production, and gain the confidence to expand their number of home producers.

The programme also advises its clients on how to manage and grow their working capital. In its early days, the programme provided small, interest-free loans to sale agents on a case-by-case basis. Through participatory problem analysis, Zardozi determined that, while helpful, this did not address sales agents' core problems in asset management. Now, the NGO works with clients to better understand the ways that shopkeepers (and sometimes families) take advantage of them. The focus is on encouraging savings and credit through community credit unions located near the markets where sale agents regularly do business. In addition, the programme provides training on production costing, price setting, and calculated business growth.

### Conclusion

The impact of the MFAA programme has been felt at the community level, but also across Afghanistan's handcraft industry. In the first case, over its first three years,

MFAA has reduced the poverty and vulnerability of over 2,600 women (both sale agents and home workers), who have raised their incomes to better support themselves and their families. It has also helped transform an exploitative outsourcing system for low-value traditional garments to a network production system for contemporary garments with strong customer appeal and potential for commercial scale-up. This process of transformation has arisen at the grassroots – from encouraging women to create and manage their own production systems, and to position themselves as commercial suppliers capable of delivering according to market demand.

The MFAA programme will draw on the same market development approach, and deepen its technical support in garment design, diversification of buyers, and professional delivery to double the reach (in client numbers) of the programme over the next three years. The programme will emphasise delivery of this technical support through the emerging handcraft support association, ASK. Zardozi will increasingly take a back seat, encouraging clients to take ownership of the programme as members of the association, and grooming leaders and fostering their management and technical capacity. Bringing the association to the forefront will encourage Afghan women working in the informal handcraft garment sector to be not only self-reliant as individual entrepreneurs, but resilient as a community through the uncertain markets of the transitional years ahead.

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## Note

- 1 This article is a collaboration between three people who have distinct vantage points on the Zardozi experience. The article was written by Barb Everdene, incorporating feedback from Floortje Klijn and Kerry Jane Wilson. Kerry Jane Wilson is Director and Founder Member of Zardozi; she worked with Barb Everdene and Floortje Klijn to develop the strategy underlying the Markets for Afghan Artisans programme. Kerry Jane started her career in development in Bangladesh where she worked for 16 years

with a group of Bangladesh citizens to establish and run a local NGO supporting landless labourers and their families. Kerry Jane moved to Afghanistan in 1996, working for several development programmes before establishing Zardozi in 2005–6. Barb is an independent consultant, who has an enduring relationship with Zardozi, providing advice and feedback since 2007. Floortje Klijn has been working in Afghanistan since April 2000, undertaking research and programme management with a range of NGOs. She now works for Oxfam Novib in programme development, working closely with Afghan NGOs like Zardozi, planning and developing programmes in the field of livelihoods and governance.

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