

ZARDOZI, AFGHANISTAN

STAFF TRAINING NEEDS ASSESSMENT

Short-term mission report, April 26 – May 5, 2014

Final Report

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June 8, 2014

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EXECUTIVE SUMMARY

The current assignment is the result of the realization by Zardozi that it needs to revise its training policy, regarded as an essential input for allowing its staff to meet their objectives. Zardozi is facing several challenges, in addition to its ambitious pioneering work to serve Afghan low-income women clients through the promotion of entrepreneurship and access to markets on their behalf. These include a reduced level of human capacity in potential employees, especially women, high illiteracy levels, and a lack of business acumen.

These challenges are reflected to some extent in Zardozi's staff. While some employees are well educated, the vast majority lack advanced education, especially in business, and by and large they have an "uneven" educational backgrounds. However, many employees are currently completing their degrees through continuous education, thanks to a great extent to Zardozi's generous staff education support policy. Moreover, due to Zardozi's objective to support women clients, all field staff working with them should be women, for cultural reasons particular to Afghanistan.

The NGO has developed a comprehensive training program for staff and clients and is conducting numerous trainings to help staff meet their objectives. However, Zardozi feels that its training policy is still inadequate to respond to staff's training needs. The current mission has assessed staff's capacity and their training needs and it is obvious that staff needs to increase and deepen the amount and quality of training they receive to enable better performance. Especially many staff lack a real understanding of what business is about, and thus fail to help clients become good entrepreneurs.

The Plan for providing training to staff developed as part of this consultancy aims to propose to Zardozi a systemic approach for training of its staff in such a way so as to ensure a general understanding by all staff of the issues involved at the core of Zardozi's activities.

The Training Plan is articulated around four layers. Layer One, a short training targeted at all employees aims to explain core values of Zardozi and is considered as an "induction training to be taken by all employees. It is to be given in two formats, one for senior and management staff, and a simplified version of the latter to support staff.

Layer Two training recommends the provision of business awareness and gender training to all staff working with clients. The author of this report suggests as training package on this subject a manual developed especially for Afghan women by the International Centre of the International Labour Organization, available in the Appendix of this report in both Dari and English.

Layer Three training refers to specialized modules needed for different employees to accomplish their tasks and finally the Level Four training is in literacy, Information Technology (IT) and English. It is recommended that Zardozi adopt a zero level tolerance for illiteracy among staff. This does not preclude the NGO from hiring illiterate staff, but it encourages it to request illiterate staff to become literate if they want to continue being employed by Zardozi. As a corollary, the NGO will provide itself or will subcontract the provision of basic training in IT and English to most employees.

It is further suggested that Zardozi calls the totality of its training given to staff "The Zardozi Academy" to "build a unity" and to increase the appreciation of its training in the eyes of the staff and outsiders. Additionally to seek accreditation for its training and give

diplomas to staff undertaking the training, thus increasing the motivation of the employees both in taking the training and in meeting their goals.

The Training Plan outlined above represents a major breakthrough for Zardozi and also a large investment for the organization. By providing this training Zardozi can ensure that its staff will effectively and efficiently fulfil their job requirements and will feel motivated to contribute to the NGOs and its clients' success.

1. INTRODUCTION

1.1 SHORT DESCRIPTION OF ZARDOZI

As indicated in the Terms of Reference of this mission (See Annex 1) « Zardozi - *Markets for Afghan Artisans* » has provided marketing support services to homebound Afghan women embroiderers since 1984. In 2008, Zardozi shifted from a direct service delivery model to one of market facilitation. The objective is to raise incomes for women with limited or no education through a commercially sustainable system, which links female producers to local markets. Zardozi's sustainability strategy hinges on establishing a membership-based organization (called Nisfe Jahan or Nisfe) that will continue not only to support women engaged in production or marketing but also engages in subsector growth and development.

In 2011 Zardozi signed a contract with a consortium of donors for a greatly enhanced flow of funds and increased targets of achievement over a three-year period. Zardozi has now completed the second year of this three year project and is looking for additional capacity-building for staff to ensure that inclusive and innovative strategy development continues during the last part of the project and during the coming Phase 2. In addition to this initiative Zardozi is currently pursuing two additional projects, one financed by US Embassy, about to be finalized, employing 3 staff and « *Zardozi Enterprise* » which employs 34 staff. The focus of this mission is to assess the training needs of Zardozi's staff connected only with « *Zardozi - Markets for Afghan Artisans* ».

1.2 OBJECTIVES AND DELIVERABLES

The objectives of this assignment as shown in more detail in the Terms of Reference presented in **Annex 1**, are: 1) to assess the level of understanding of staff at Main Office and Regional management and field operations level regarding business principles and 2) to recommend options for improving staff understanding at three levels, Main Office, Regional management and staff).

Deliverables include the present Report on staff capacity and analysis of training needs and a Plan for providing training to staff.

1.3 METHODOLOGICAL FRAMEWORK

Despite the fact that the scope of this consultancy called solely for an assessment of the staff's capacity and an analysis of staff's training needs, this could not have been done properly without this author's understanding to some extent of the clients' needs and of how could staff most effectively support them. The main reason is that most staff's work is ultimately geared towards servicing clients. To this effect the consultancy focused on three

target audiences: the first and second comprised staff at the main office and at regional offices and the third clients gravitating around the latter.

The mission involved:

- visits to the main office, regional offices, several *manbehs* and a trade fair in Kabul where clients of the RO were selling their wares
- a combination of semi-structured, in-depth interviews, conducted on a one-to-one basis and in group, focus group discussions and group work
- target audience: staff, clients, including members of executive committees of Nisfe. For security reasons visits and interviews were carried out only in two locations, Kabul and Mazar ROs. In addition, three staff members and a client of Jalalabad RO came to Kabul and had meetings with the international consultant. The same arrangement could not be made with the Herat RO given its distance from Kabul
- at the Main Office I had meeting with the following staff members: Mehri Merzad, Mkt Dev Officer; Sultana , Training Mgr, Habibullah, Bus Officer, Trade Facilitation. Center, Faisal Akram, M&E Manager.

The table below summarizes the meetings held and the numbers of people interviewed.

Table 1: Number of staff interviewed, clients and *manbehs* visited

| | Number of staff | Number of clients | Number of executive committee members |
|---------------------------|-----------------|-------------------|---------------------------------------|
| Main Office in Kabul | 4 | N/A | N/A |
| Herat Regional Office | - | - | - |
| Jalalabad Regional Office | 3 | 1 ¹ | 1 |
| Kabul Regional Office | 12 | 20 ² | 3 |
| Mazar Regional Office | 11 | 7 ³ | 0 |
| TOTAL | 26 | 28 | 4 |

At the beginning of the mission the author of this report was given a comprehensive presentation of the program and its staff by its Executive Director, Dr Kerry Jane Wilson and the Program Director, Mr Laiq Samim. This included challenges experienced in running the NGO.

¹ The interview with the client was conducted in Kabul, as explained before. The client was at the same time member of the executive committee of Nisfe Jahan Jelalbad.

² 7 at the trade fair, 12 at *manbeh* name.

³ 1 at manbeh name and 8 at manbeh name.

After the visit at the Mazar Regional Office the consultant provided a short review of her findings and preliminary suggestions to the Executive and Program Directors for their feedback. At the end of the mission, the consultant presented a first draft of her conclusions and initial recommendations to a panel composed of the Dr Kerry Jane Wilson, Executive Director, Ms. Storai Ahmadi, Kabul Regional Manager and Guild Director, Mr. Faisal Akhram, Monitoring & Evaluation Manager and Mr. Shafiqullah Azizi, Human Resource Manager. They provided helpful suggestions that are incorporated in the report.

1.4 TIME FRAME

The field mission took place from April 26th to May 5th. Initially comprising nine days, it was subsequently increased to ten to allow for more interviews and discussion with senior management. These days were spent in Mazar RO (three days) and Kabul RO and main office (seven days). A detailed agenda is presented in **Annex 2**.

2. CONTEXTUAL BACKGROUND FOR THIS REPORT

2.1 ZARDOZI'S APPROACH TO SUPPORT ITS CLIENTS

Staff at the main office working closely with counterparts at regional office level undertakes research to identify city areas where there might be a demand for women working at home to start or develop tailoring⁴ activities and low-income, women-only clients in the selected locations with a view to offer them support services aiming to link them to local markets.

Such services include: 1) capacity-building, e.g. skills training and coaching, mostly in tailoring and business and short modules on gender, sensitization to women's rights, etc. and 2) marketing services. **Figure 1** presents a comprehensive list of training modules provided in-house by Zardozi to staff and clients.

These services are channeled by Zardozi through "*manbehs*". These are rented spaces – usually a room in one of the clients' houses - called "community business center" or perhaps more appropriately referred to in Dari as "*manbeh*", meaning resources or a place where resources are made available to clients.

Before becoming clients of Zardozi, women need first to become members of an association registered with the Ministry of Justice⁵, called Nisfe Jahan (or *half world* in Dari, i.e. women) or "Jahan", or the "Guild" and pay a membership fee. Zardozi has been "incubating" the association since the inception of the program, and is currently in the midst of letting it "fly with its own wings", i.e. as an autonomous body while still supporting it⁶. Each manbeh has to choose one woman from their ranks to represent them in the Executive Committee of the association. This is in line with Zardozi's sustainability policy, as Nisfe is geared to replace it at some point in the future.

The following table summarizes the number of clients per region and the number of *manbehs*.

⁴ Over the last months Zardozi has been exploring ways of supporting clients in other areas of economic activities, in addition to tailoring, such as in food processing. Historically though, the program was geared solely to tailoring activities, as evidenced by the choice of RO staff, who are mostly design and tailoring trainers.

⁵ In Afghanistan associations are registered with the Ministry of Justice.

⁶ Today the development of Nisfe Jahan as an institution is led by a Zardozi employee, Storai Ahmadi, who is at the same time Guild Manager and Kabul Regional Manager.

Table 2: Number of clients and *manbehs* at regional level

| | Number of clients | Number of <i>manbehs</i> | Number of executive committee members |
|---------------------------|--------------------------|---------------------------------|--|
| Herat Regional Office | 480 | 17 | 17 |
| Jalalabad Regional Office | 900 | 24 | 22 |
| Kabul Regional Office | 306 | 10 | 12 |
| Mazar Regional Office | 668 | 15 | 14 |
| TOTAL | 2,354 | 66 | 65 |

2.2 ZARDOZI'S CURRENT CHALLENGES

Despite security problems, which remain a major constraint for any organization conducting operations in Afghanistan, Zardozi is facing several challenges, of which some are contextual and others are related to its stage of development and its mission, vision, strategy. It is worth highlighting them as they have a clear effect on staff's capacity development and training needs.

2.2.1 The existence of a "charity approach" versus a "business approach" at Zardozi

Among contextual challenges it is worth noting the difficulty of finding suitable staff in today's Afghanistan, especially well educated, experienced women with a background in business, as business development and access to markets constitute core activities at Zardozi. One of the complaints heard by this consultant at Zardozi is the propensity of some staff to use a "charity" approach as opposed to a "business" one vis-à-vis clients. For example some female staff would collect faulty items produced by female clients despite their knowledge that they could not be sold, rather than refuse the items because the client is poor. This penalizes not only Zardozi, which loses money in these transactions, but also the women clients themselves, who are not given an opportunity to learn that they must produce good quality items. While this problem has been partially solved - at least this was clearly stated at Kabul Regional Office, where the Regional Manager had solved the problem by requesting the faulty staff members to pay themselves the cost of non-saleable items - this attitude still remains. It actually stems from staff's lack of understanding of what business is all about.

2.2.2 Low literacy levels, especially for women

Another contextual issue faced by Zardozi is related to the high levels of illiteracy prevalent in the country. Female literacy rates lag behind those of men⁷. Although Zardozi's Regional Offices are in major cities where literacy levels tend to be higher than in

⁷ Female literacy rates lag behind those of men: 87% of females above 15 are illiterate as compared to 61% of men. Literacy rates also vary sharply across provinces; in 18 of the 34 provinces of the country the literacy rate for women are less than 10% with 1% literacy rates in six provinces. Islamic Republic of Afghanistan, "MDGs Country Report 2005", p 34, quoted in "Women's Economic Empowerment in Afghanistan, 2002-2012: Information Mapping and Situation Analysis", p 10.

rural areas, still, 7% of staff are illiterate⁸. Most of the clients, including some of the members of the executive committees of Nisfe are illiterate.

2.2.3 Difficulty of women staff to travel and to relocate

This is another contextual challenge for the NGOs. In the cultural environment of today's Afghanistan women are not entitled to travel to another city; and if they do, most of them have to be accompanied by a trusted member of their family, mostly a man ("*mahram*" in Dari).

This means that on one hand it is difficult for the NGO to hire adequate women staff in particular regions, and in addition all women staff who need to undertake on-the-job travel could only do so with a chaperone, incurring thus additional travel and accommodation expenses.

2.2.4 New product development at Zardozi

One of the strengths of Zardozi seems to be its continuous quest for innovation to better serve its clients and hence its readiness to address ways to satisfy new demand dimensions that surface in the course of its operations. The NGO constantly conducts research such as for instance to assess the impact of its clients' activities on the other participants in the market, or to find new outlets for business development on behalf of its clients.

Along these lines, Zardozi is now seeking to expand the pallet of skills training given to its clients beyond tailoring, to other domains that could constitute new sources of income generation. As for example food-processing.

In addition Zardozi sees the need for clients to be able to easily access microfinance services. While the NGO it is not entirely new to the sector, as it has successfully been offering for some time supply (micro) credits to women clients (some 200 per year) and it has promoted savings through formal financial institutions, Zardozi is ready now to tackle the microfinance sector head on.

Zardozi's vendor credit supply initiatives meant that the NGO bought production item needed for the client's business, e.g. a sewing machine and hand it over to the client, the buyer. The latter would repay the cost of the sewing machine to Zardozi in equal instalments over a previously agreed period of some ten months. The transactions did not involve fees, nor interest rates. Clients' repayments reached close to 100% of the credit. This policy of new development implies that both management and staff will need to be sensitized and trained at least to some extent on what microfinance is and how it works so that they can transfer this knowledge onto clients. Moreover the latter will also need to be trained in financial literacy.

3. REPORT OF STAFF CAPACITY AND ANALYSIS OF TRAINING NEEDS

Staff is used in this report to refer to the target audience of the consultancy, i.e. regional office employees and main office ones – with the exception of "support" staff, such as cooks, cleaners, drivers and guards. When is necessary, the terms "management", as opposed to "field" staff or "leadership" are being used.

The staff capacity report and the analysis of the staff's training needs could be well explained against the contextual background previously presented. The bulk of the work

⁸ As reported by Zardozi; if support staff is included, this figure is higher.

at Zardozi is carried out through the four Regional Offices mostly in interactions with the clients and the market, while the Main Office is providing support mostly with research, systems and operations and overall guidance and strategy.

Thus this report is presented on two levels: the Main Office and the Regional Offices.

3.1 STAFF AT THE REGIONAL OFFICE

To understand the training needs of the staff one needs to understand the staff's configuration. The four regions have an almost identical structure and employ almost the same number of staff, as outlined below.

«Zardozi – Markets for Afghan Artisans» is composed of some 60 staff including top management employees, of whom 15 work at the main office in Taimani, Kabul and the remaining 45 across the NGOs four regional offices in Herat, Jalalabad, Kabul and Mazar. Of the ones employed at the main office, 5 are Program staff, including the Program Director, Mr Laiq Samim, 6 are employed in the Finance Department and 4 in the Administration Department. The additional 45 staff are deployed across the aforementioned four regional offices (RO).

At regional level, the regional manager has a double mandate: one is outward-oriented, to create goodwill within the community, and one is directed inward, to ensure that the office is run smoothly and efficiently. Three of the four regional directors are men, despite Zardozi's openness/willingness to hiring women for this position. However, I was told that it is very difficult to do so, especially outside Kabul, historically known as providing a more emancipated environment for women. This is substantiated by the fact that the only woman regional manager is the one in charge of the Kabul regional office.

It is worth noting that Zardozi employs large numbers of women⁹, especially in its regional offices. This is also necessary, as the majority of staff has to work directly with women clients. Given the cultural context of Afghanistan, in many cases only women can work with women.

The table below summarizes the numbers of staff working at each regional office. The positions in the space coloured in orange indicate a direct relationship with clients, as opposed to the ones in white, which refer to leadership, administrative and support positions. It is worth noting that the majority of the regional staff i.e. some 75-80% work directly with clients. In addition each regional office employs cooks, guards and drivers, but they did not constitute a direct priority for this consultancy.

Table 3: Job profile and number of staff at regional level

| | Herat RO | Jalalabad RO | Kabul RO | Mazar RO |
|------------------|----------|--------------|----------|----------|
| Regional Manager | 1 | 1 | 1 | 1 |
| Admin Account | 1 | 1 | 1 | 1 |
| Project Officer | 1 | 1 | 1 | 1 |

⁹ This is highly commendable in a country with a very low record of formal employment, especially for women knowing that formal employment significantly contributes to increase women's human and economic capital and hence their empowerment.

| | | | | |
|------------------------------|----|----|----|----|
| Business Trainer | 1 | 1 | 1 | 1 |
| Business Motivator | 1 | | | |
| Market Facilitator | 3 | 1 | 2 | 3 |
| Sales Facilitator | | | 2 | |
| Design Facilitator | | 1 | 1 | 1 |
| Vocational Tailoring Trainer | 3 | 4 | 2 | 5 |
| TOTAL 45 | 11 | 10 | 11 | 13 |

Source: Zardozi Staff Contact List and for Mazar, updated staff list provided by Mazar RO.

3.2 STAFF AT THE MAIN OFFICE

Staff at the Main Office is divided into three categories: Program, Finance Department, Administration Department and Security and Transport Department. My assignment was concerned with the Program Staff. As already mentioned, I had individual meetings with four members of the Program and lengthy conversations and meetings with the Program Director with whom I travelled from Kabul to Mazar Regional Office.

3.3 STAFF'S CAPACITY

Most staff finished high-school, some have not attended high-school and some are even non literate (vocational trainers). In Mazar, Jalalabad and Kabul several staff members are university graduates or currently attending business school (four years). Zardozi has a policy of covering a certain percentage (up to 70%) of the school fees, in fields of study related to staff's work, mostly business, thus greatly encouraging staff to pursue their education and helping them become more efficient in their work. Many of those interviewed were taking advantage of this policy.

Staff are good at interactions with clients, having earned their trust and respect. Given the staff's limited human capital (education and experience with previous employment) they sometimes tend to be conservative and do not welcome the introduction of new ideas. Zardozi's training policy aiming to increase staff's skills and knowledge is therefore crucial for allowing staff to meet their job requirements and the challenges connected with on-going work and new product development.

Furthermore staff are seemingly well managed, disciplined and organized in the ways they tackle their tasks. Moreover they appear committed to their work and willing to achieve the NGOs goals. Their current capacity to complete their jobs seems adequate, especially at main office level, but it certainly needs to be increased, especially at regional level, should Zardozi achieve its set goals of building – in time - a sustainable operation.

Zardozi has visibly put into place the necessary structure, strategy, style, systems and staff¹⁰ that should give it the ability to operate smoothly and efficiently. The one area that needs improvement is unsurprisingly "skills" and this is undoubtedly why this assignment was originated. Indeed staff's capacity to complete their jobs, including to integrate change

¹⁰ These elements are make reference to the 7-S model presented in Annex 6.

in line with Zardozi's transformation, could greatly be enhanced with the suggested recommendations on new training in Part 4 of this report.

3.4 CURRENT TRAINING POLICY AT ZARDOZI

Zardozi provides in-house training to staff and clients, totalling 15 training modules lasting 38,4 hours. They are supplemented by outside specialized modules. The NGO's current training policy includes the rule that all field staff and Regional Management staff should attend once each training module given to clients. In addition training of trainers (TOT) modules are also made available to staff engaged in training. However, perhaps the amount of TOT available is not enough, as several staff interviewed by this author mentioned the need to increase the amount they receive (See Annexes 3-5, for interviews with staff from 3 Regional Offices).

Figure 1 below summarizes the training given to staff and clients on an on-going basis and the total amount of time allocated to each type of Training Modules. Each module can last from 1 to 5.5 hours.

Figure 1: List of training modules provided in-house by Zardozi to staff and clients

| Advanced Training Modules | Basic Training Modules | Guild Training Modules |
|---|--|--|
| <ul style="list-style-type: none"> • Branding • Business Plan • Order Management | <ul style="list-style-type: none"> • Colours • Communication • Design Drawing • Fashion Design • Final Induction • Pricing • Quality Assurance • Record Keeping • ShopTtour Guide | <ul style="list-style-type: none"> • Gender Awareness • Good Governance • Leadership • Zardozi Civil Society |
| <ul style="list-style-type: none"> • Total training: 3 modules lasting: 8 hours | <ul style="list-style-type: none"> • Total training: 8 modules lasting: 17.2 hours | <ul style="list-style-type: none"> • Total training time: 15.2 hours |

4. PLAN FOR PROVIDING TRAINING TO STAFF

Based on the training needs assessment carried out in the field with stakeholders the following comprehensive Training Plan encompassing all staff, albeit at different levels of intensity, emerged as being an adequate response to Zardozi's challenges. The training plan is geared on the one hand to build a common basis of understanding about Zardozi's strategy and objectives and "shared values" for all staff – as core training - and on the other hand to respond to staff's specific training needs.

The overall objective of the training plan is to ensure that all staff reach a 'common denominator' level of understanding of the organization's strategy and management

approach while developing the business attitude and professionalism that will allow them to perform optimally. This is expected to spill over into all dealings among colleagues and especially in interactions with clients.

4.1 Training Plan Content

The content of the Plan for providing training to staff is presented below in **Figure 2**. It involves four main types of training to be given to different staff as shows in **Table 5**. One innovation is the first training module, called “Core Training on Shared Values at Zardozi”, both in content and in that it is suggested to be given to all employees. The other three types of training are: “Business awareness training and Gender”; “Specialized training modules as per job needs” and “Training in literacy and English”.

Figure 2: Suggested Capacity-building content

| | | |
|---|--|--|
| 1. Core Training on Shared Values at Zardozi | | |
| 2. Business awareness training to all staff working with/in the regional offices (ITCILO Manual) and Gender | 3. Specialized training modules as per needs of the job (associations building, microfinance, design, tailoring, etc.) | 4. Training in literacy, IT and English for selected employees |

4.1.1 Training on Shared Values at Zardozi

This Core training should be conceived as induction training to present Zardozi and its Shared Values to all incoming employees as from now on, but also to the ones who are already working in the organization but have not taken it. It should constitute a basis on which to build people’s “buy-in” and commitment to the work done by the NGO.

Shared Values are one of the seven elements composing “The 7 S Model”, a management model presented in **Annex 6**. The model is based on the theory that, for an organization to perform well, seven elements need to be aligned and mutually reinforcing: Strategy, Skills, Structure, Systems, Staff, Style and at their center, Shared Values. In accordance to the 7 S Model, Shared Values are “a set of traits, behaviours, and characteristics that the organization believes in. These would include the organization’s vision and mission”¹¹.

To assess Shared Values, these are some questions to ask:

- What is the mission of the organization?
- What is the vision to get there? If so, what is it?
- What are ideal versus real values?
- How do the values play out in daily life?
- What are the founding values that the organization was built upon?

Running this training entails for Zardozi defining what its “Shared Values” are, i.e. principles of work ethic that guide the organization and to which all employees should abide in order to reach the NGOs set goals.

¹¹ <http://whittblog.wordpress.com/2011/04/24/mckinsey-7s-model-a-strategic-assessment-and-alignment-model/> consulted on May, 31st, 2014.

Seen through the eyes of this author, Shared Values at Zardozi include: promoting women in business – as partners, not charity beneficiaries - and as equal citizens to men; contributing to raising the livelihood of women and their families, and thus strengthening the economy of Afghanistan, offering jobs for women and men at Zardozi and training them to increase their performance, offering support to continuing their education while on the workplace, having transparent systems set into place.

The Core Training on Shared Values should focus on:

- Explaining Zardozi’s program and what needs to be accomplished to reach its goals
- Providing elements of finance, marketing, accounting, law, organizational behaviour, communication, entrepreneurship development while explaining how Zardozi operates
- Gender and development
- It should emphasize the “business approach” chosen by Zardozi in dealing with clients as opposed to the “charity approach” geared to “beneficiaries”

This training could take a day or two and it could be split into two sessions at some short, convenient interval, but not longer than, say two weeks.

Zardozi could choose to structure this training in either two modules: a shorter one geared to support-staff and a more developed one to the remaining employees – or in one module, and give all employees one and the same training version.

The Core Training could be given by a pool of staff, with previous training on “how to be a trainer”. A facilitation manual should be developed to ensure that all training sessions have the same content and follow the same format.

It must be noted that many notions needing to be covered in the core training are already in place in a training module that Zardozi is currently giving to Nisfe clients and to staff, the Induction Training module, listed under Basic Training Modules (as shown in Figure 1).

“Support-staff,” such as cooks, cleaners, drivers and guards need to be considered also when envisioning to set up a comprehensive training policy. Even if they are not involved directly in running the office nor in working with clients, their importance as “ambassadors” of Zardozi vis-à-vis the community is not to be underestimated. As the Program Director explained to the author of this report, and as is true elsewhere, drivers can be important goodwill builders within the communities where Zardozi operates. Not only can they contribute to building trust by their manner of communicating and behavior but they can also explain to the people they come into contact with the activities of the NGO and its objectives, thus dissipating potential doubts or fears or mistrust. Therefore they should also be integrated in the Training Plan of Zardozi at the level of Core Training.

4.1.2 Business awareness training and Gender

Zardozi’s goal is to promote the advancement of women through entrepreneurship and improved skills. In particular it facilitates their access to markets. Hence the need to help Regional Office and selected Main Office staff understand what entrepreneurship is all about so as first to build an entrepreneurial attitude for themselves if they wish to help their clients effectively.

The training package suggested for raising business awareness among Zardozi’s staff has been prepared by the International Training Centre of the International Labour

Organization (ITCILO) in the context of a technical Cooperation project for promoting women's entrepreneurship development (WED) in Afghanistan from 2003 to 2005. Both trainers' and participants' modules of the package are presented in English and Dari in the **Appendix** of this report. Despite its strong emphasis on enterprise creation and business planning, the training package is conceived as a business awareness training, as indicated by the name of its first chapter, "Welcome to the World of Business":

The training manual comprises four chapters:

- Welcome to the World of Business
 - You, The Idea and The Market
 - Planning your business
 - Financing your business
- plus a series of exercises to apply the content.

This training seems particularly well suited for the staff of Zardozi who work with women entrepreneurs, as their inputs are oriented towards helping clients become successful entrepreneurs.

The Business Awareness training can be presented over a period of five days by a professional trainer¹². Some staff can become trainers in entrepreneurship development through this training, should Zardozi wish to follow this possibility, and thereafter be able to train colleagues themselves.

This training should be supplemented by elements of women entrepreneurship development because of the differences existing between men and women entrepreneurs when it comes to accessing resources and capital (human, social, financial, time, etc.). This will supplement the module on Gender training, which is made available to all field staff and Regional Management staff as already mentioned (§3.4).

Most of the staff should take this training, but unlike the core training, business awareness training does not need to be attended by all staff.

4.1.3 Specialized training modules as per job needs

Annexes 3-5 present top priority training needs as expressed by staff from the Regional Offices of Mazar, Kabul and Jalalabad, in the course of group exercises. By extrapolation, it can be inferred that the Regional Office Herat staff have similar priority training needs. It is apparent, and logical, that training needs are influenced by job type and responsibilities of respondents.

In a nutshell, based on this author's observations and discussions with staff the following training needs emerged as priorities at different levels of the organization:

- I) **Entrepreneurship training:** Organize TOTs in entrepreneurship development (such as CEFE Grassroots, special training package in entrepreneurship development conceived for the barely literate¹³). This

¹² Trainers of this package formed through the WED program exist in Kabul and are known to Zardozi, such as Kaweyan, a training company created by Kamela Sediqi, one of the participants to the aforementioned program. Kaweyan has already provided different training packages to Zardozi's staff.

¹³ CEFE Grassroots was developed in Bangladesh in mid 1990s by (then) GTZ together with a local NGO, Tarango. It is a adaptation form GTZs CEFE, an advanced training package in Business Development Services, conceived to serve barely literate learners. Tarango as been giving CEFE Grassroots in Balngladesh and increasingly at international level. In 2004 Tarango has started giving CEFE training in Afghanistan.

training can be given to selected Zardozi employees and also clients in order to build Zardozi in-house capacity for training staff and that of its clients. Training should be continuously updated in line with best practices. The upfront investment cost might seem high but over time it would most certainly prove cost efficient. Clients can also develop expertise as trainers in business support services and earn money by selling their training or advisory services to their peers.

- II) **Management Training:** a variety of subjects related to management are needed for Zardozi's employees, such as leadership, organizational behavior, human resources management
- III) **Vocational training modules :** "Tailoring" (using a unique approach to be used by all trainers across the regions where Zardozi operates - today there are various schools of training, which creates confusion amongst clients) and "Design for tailoring", but also poultry production; other income generation activities, such as for example furniture-making (already being produced by women, for instance in Kabul).
- IV) **Specialized Training Modules** in Market Research, IT, M&E, Report Writing, etc.
- V) **Training for Trainers (TOTs)** or Training modules on "How to give training"- be it in design, tailoring or other subject - should be compulsory for all Zardozi trainers.

Again it must be stressed that Zardozi is already giving training in many of the areas outlined above, as described in some detail in section 3.4 of this report. Some of the training modules Zardozi is currently giving are adequate and could be simply repeated as a refresher training to staff, and supplemented perhaps with more group exercises thus avoiding the unnecessary pain of seeking/developing new training modules.

If we take as an example training of trainers (TOT) - largely identified as being insufficiently given, Zardozi could simply introduce the practice of providing repeat training to trainers, i.e. repeating the one module currently used for TOT, rather than giving it once only. It is an accepted practice in the field that trainers need to be upgraded constantly and receive refreshment training if they are to improve their training skills and become good trainers. Zardozi could well put this knowledge into practice. The same holds true for some of the other needed trainings, for which good training modules already exist and are currently given as part of the NGO training policy.

In addition, Zardozi could start a practice of exchanging experience between trainers as peers - ideally mixing staff from different regions, should this be possible - so that practitioners will have a forum for sharing good practices and experiences while learning from one another. An added benefit is that this will be likely to increase cohesion among staff and the desire to perform well.

The same is true for other subjects, such as say "Management Training" some of the training needs apparent under this category may well be sufficiently covered with notions present in training modules already given, such as for example leadership, covered in the modules on Leadership and Good Governance used for Guild training. However, notions on Management that are not covered in that series could perhaps form the basis of special presentations made by staff who are attending business schools, as a way of "repaying" in

part the investment that Zardozi is making in them by subsidizing a portion of their school tuition.

It should be emphasized that it is not easy for Zardozi to access specialized training modules. To date the NGO has relied on foreign consultants especially for Design and Product development in tailoring, and style. It appears that over the years a body of consulting companies has been created, some of whom are giving quality training, especially in the large cities such as Kabul, Mazar, Herat.

4.1.4 Training in literacy, Information Technology and English

As part of Zardozi's Entrepreneurship Academy, more employees should be conversant with Information Technology (IT) and English.

Zardozi could launch a campaign "literacy for all at Zardozi" OR "Zero literacy at Zardozi". This should not preclude Zardozi from hiring barely literate people. However illiterate staff should become literate within a year of employment at Zardozi at the latest. If not they could be asked to leave the organization.

4.1.5 Administrative issues in conjunction with the Training Plan

Zardozi could adopt this Training Plan as an organization "striving for excellence" policy and should ensure that in time all staff participate at training. The following Table presents an indication of the number of staff participating at training:

Table 4: Capacity-building content by type of staff

| | All staff | RO/Some MO staff | Some RO/MO staff | Some RO/MO staff ¹⁴ |
|--|-----------|------------------|------------------|--------------------------------|
| 1) Training on shared values at Zardozi | ✓ | ✓ | | ✓ |
| 2) Business awareness training and Gender | | ✓ | | |
| 3) Specialized training modules as per job needs | | | ✓ | |
| 4) Training in literacy and English | | | | ✓ |
| TOTAL | 86 | 52 | 41 | TBD ¹⁵ |

N.B. The numbers are indicative.

The Training Plan could be labeled "Zardozi Entrepreneurship Academy" to raise the image of the NGO in the eyes of the employees and make them value more their participation. All participating staff should receive diplomas for the training taken,

¹⁴ Including support staff, more prone to being illiterate and not speak English than their colleagues.

¹⁵ With regards to literacy: this number should include some 8 RO staff - based on extrapolating the numbers of illiterate vocational trainers I encountered in RO Mazar and Kabul - in addition to other illiterate people working in ROs and the Main office, such as cooks, cleaners and guards.

including clients. Diplomas should not be given to participants only for attendance but also for active participation and successfully passing a test or examination.

To ensure easy management of the Training Plan, Zardozi should set into place a staff training management system that will allow individual planning for the training of all staff, along with monitoring and evaluation. Each staff member's "training profile" should be defined by the Human Resource Manager together with the employee direct supervisor and be approved by the Program Director. Employees' progress should be followed closely and training completion should be tied to the annual performance appraisal of each staff.

As previously noted, an additional benefit for the NGO in adopting the Training Plan outlined here is that this may create increased opportunities for exchange of work experiences across the four Zardozi Regional Offices, through organizing trainings with employees from different locations. Exchanges of good practices across regions and of business on behalf of clients could also be enhanced. Finally this is likely to increase the feeling of belonging and shared ownership of the staff.

Training should be compulsory for all employees and it should be completed within say a year of joining Zardozi; additional modules should be also 'a must' for staff and should be taken during subsequent years in such a way that every year, every staff member takes at a minimum a predefined number of days of training (7 days could be a good minimum number).

Zardozi is already organizing visits to the bazaar for clients, to allow them - and staff - to practice business notions learned in other training modules, such as Communication. Shop tours for clients are organized in accordance with a protocol described in a document that is part of the Basic Training Modules Package, titled Shop Tour Guide (as shown in Figure 1).

In parallel to trainings or as part thereof, Zardozi could organize field trips to relevant organizations doing similar work so as to inspire staff and adapt good practices that they have observed in other settings to their work context. In addition, exchange travels could also involve clients, especially the members of the executive committees of Nisfe, as a way of training. Worldwide practices, including in Afghanistan show that such opportunities are great "eye openers" for women, otherwise restricted to the private sphere, in which they can build their entrepreneurial vision and thus help them better serve the members they represent

CONCLUSIONS

Zardozi's staff needs adequate training in order to meet Zardozi's objectives. They lack a minimum training foundation, as most employees have a 'chequered' or uneven human capital. There is a strong need for entrepreneurship training (how to start and develop economic activities) and business training, especially business planning, marketing....

Zardozi could institute a training policy as outlined above, with core training for all staff; a basic business awareness training for the large majority of staff and specialized modules to respond to particular needs. By involving staff in the management of their training and holding them responsible for completing a set number of trainings each year, in addition to the compulsory ones, Zardozi is sure to motivate its employees and give them the right means to make a strong contribution to its success.

ANNEXES

ANNEX 1: TERMS OF REFERENCE



Zardozi – Markets for Afghan Artisans

Terms of Reference

Staff training needs assessment followed by facilitation of staff training

02 February 2014

Background

Zardozi *Markets for Afghan Artisans* has provided marketing support services to homebound Afghan women embroiderers since 1984. In 2008, Zardozi shifted from a direct service delivery model to one of market facilitation. The objective is to raise incomes for women with limited or no education through commercially sustainable system which links female producers to local markets. Zardozi's sustainability strategy hinges on establishing a membership based organization (called Nisfe Jahan) that will continue to not only support women engaged in production or marketing but also engage in subsector growth and development. In 2011 Zardozi signed a contract with a consortium of donors for a greatly enhanced flow of funds and increased targets of achievement over a three year period. Zardozi has now completed the second year of this three year project and is looking for additional capacity building for staff to ensure that inclusive and innovative strategy development continues during the last part of the project and during the coming Phase 2.

Scope of Work

Consultant is required to:

1. assess level of understanding of staff at Main Office, Regional management and field operations levels regarding:
 - business principles
 - value of business planning and how to develop business plans
 - markets (value chain, market system change, market surveys, market development)
 - product development to meet market demand
 - quality assurance and how to communicate this to others

2. recommend options for improving staff understanding at three levels (Main Office, Regional management and field staff) including facilitation of the training by the consultant

Output

- Report on staff capacity and analysis of training needs
- Plan for providing training to staff as agreed with Zardozi management

METHODOLOGY

The task will involve at least two trips to Afghanistan and at least one visit to a Zardozi Regional Office to talk to staff.

Staffing and timing

The consultant should have the following skills and experience:

- Practical experience and understanding of business training for both educated and less educated women (at least 5 years)
- Familiarity with business training options available regionally especially through specialist organisations such as ILO
- Experience of the region will be an advantage
- Consultant should preferably be female

It is proposed that the needs assessment should be completed by end March 2014 and the staff training implemented in stages over the subsequent 4 months.

The applicants should send their quotations and CVs to zardozi.mail@gmail.com no later than 18 Feb 2014.

ANNEX 2: MISSION AGENDA

R Boros – ZARDOZI Mission Agenda April 25th – May 5th, 2014

| Sat Apr 26 th | Sun Apr 27 th | Mon Apr 28 th | Tue Apr 29 th | Wed Apr 30 th | Thu May 1 st | Fri May 2 nd |
|---|---|--|---|---|--|----------------------------|
| Arrival in Kabul | Meeting: all RO staff mission presentation | Meeting: Nooria, BT (ex Hand in Hand NGO) | Departure from Mazar, Arrival in Kabul | Meeting with Kabul RO staff | Group Meeting RO staff to ascertain their level of understanding of training needs | Visit Zardozi shop |
| Meeting w/ Ms. KJ Wilson | Meeting w/ Ms Humaira Sultani, PO | Meeting: Amena, and Sakina, both MF | Meeting: with KJ Wilson, Laiq Samim | Meeting with Shamsia, PO | | |
| Meeting with KJ Wilson & Laiq Samim | Meeting with Eng Ata | Group Meeting RO staff to ascertain their level of understanding of training needs | Prepared 1 st draft report | Meeting with Storai, RM & Guild Director | Lunch Meeting Weeda Haziq, GIZ Gender Mgr WESA Badakhshan | |
| Flight to Mazar with Mr. Laiq Samim | Visit CBC Sajadia w/Humaira, Zarguna, TT Sheiba MF | Group Meeting RO staff to ascertain their level of understanding of training needs | Meeting with Mehri Merzad, Mkt Dev Officer | Meetings with field staff in Kabul RO | Sultana, Business Trainer brief meeting | Wrote preliminary findings |
| Meeting w/ Eng Ata, RM, Mr Laiq Samim, PM | Visit CBC Kampe Sahi w/Humaira, Shazia, TT, Farhama, DF | | Meeting with Sultana, Training Mgr | Visit of the trade fair with Hosai, Mkt Facilitator | Shafiqullh Aziz, HR Manager brief meeting | |
| Mazar-e-Sharif | | | Kabul | | | |

| Sat May 3 rd | Sun May 4 th | Mon May 5 th | | | | |
|--|---|---|--|--|--|--|
| Storai, RM & Guild Mgr | Meeting with Farida, Jalalabad RO client | Boros Presentation of preliminary findings to | | | | |
| Meeting with three Guild Board members: Dordona, Zahera, Tahera | Meeting Habibullah, Bus Officer, Trade Facilitation. Center | Ms KJ Wilson, Ms Storai Ahmadi, Mr Faisal, M&E Mgr, Mr Shafiqullah Azizi, HR Manager | | | | |
| Group meeting RO Jalalabad: Khan Zeman, RM, Baspari, PO, Qudsia, BT | Meeting Faisal, M&E Mgr, Main office | Departure from Kabul | | | | |
| Kabul | | | | | | |

ANNEX 3: FOCUS GROUP DISCUSSION WITH RO MAZAR STAFF

Group exercise - Mazar Regional Team

Top Three Priorities for Staff Training – self-evaluation

| | Group 1: Field Staff | Group 2: Field Staff | Group 3: Senior & Management Level Staff |
|----|---|--|--|
| 1 | Design | Design & Style | Small enterprise development (how to start/how to develop a small enterprise) |
| 2 | Style | Business | Market Study/Analysis -Assess offer/demand -Identify opportunities |
| 3 | Business -Business concept “it will generate business ideas in our minds” -Product costing -Pricing -Net profit calculation | Social -Communication with clients -Working with the community | Monitoring and Evaluation (M&E) (at the level of each staff, not only by an outsider) |
| 4 | | TOT in entrepreneurship -Enterprise: entry concepts -Marketing -Learn how to be a trainer | -Marketing -Value chains (e.g. PT) -How to contact shopkeepers -How to find opportunities -How to enter the market (method- not successful as yet) |
| 5 | | | Leadership skills (implement the vision) |
| 6 | | | Business Plan (help clients with their business plans) |
| 7 | | | Microfinance (preparation of new program to start in 6 month – in fact “expand”) |
| 8 | | | Human Resource Management |
| 9 | | | -Should know the needs of our staff/ what’s important/ how to handle HR |
| 10 | | | Environment |

| | | | |
|----|--|--|---|
| | | | -Consider its importance “global village” as it has a direct impact on our lives -have responsible attitude towards our world |
| 11 | | | Social organization “we are living and working within communities, intercultural management; entering communities tactics and sustaining a good presence, find motivators and encourage innovation |

Conducted on April 28, 2014

Participants by group:

Group 1 Field staff: Asifa (Vocational Trainer), Zarghuna, Shazia and Malika (Tailoring Trainers)

Group 2 Field staff: Amena and Sheiba (Market Facilitator), Farkhama (Design Facilitator), Nasreen (Tailoring Trainer)

Group 3: Senior level: Laiq (program Director), Eng Ata (Regional Manager), Humaira (Project Officer), Nooria (Business Trainer), Zabiullah (Admin/Account), Sakina (Market Facilitator)

NB

- English proficiency was recognized as being an important asset, hence English training should be pursued (Zardozi has a policy that supports staff willing to study English - based on certain criteria)
- The most helpful training as indicated by Humaira was CEFE Grassroots

ANNEX 4: FOCUS GROUP DISCUSSION WITH RO KABUL STAFF

Group exercise - Kabul Regional Team Top Three Priorities for Staff Training – self-evaluation

| | Group 1: Field Staff | Group 2: Field and Admin Staff | Group 3: Management Level Staff |
|---|--|---|---|
| 1 | Tailoring adopt one single (standard) approach for tailoring – vs now: some use 2 small size instead of S, M, L or how you teach cutting and stitching, hence confusion among clients | Time management & Planning in the office, task duration & prioritizing: “we are poor in planning for our own tasks in Zardozi” | Planning Office like GR 1 point 3 |
| 2 | Communication with clients how to make ourselves understood in 10 day training <i>(improve training skills?)</i> | Design clothes and baby sets “which color we should use in which design”. See Group 1 point 4 | Business Planning we need it to help clients who are business people; a module for BP exists but it is not sufficient: it lasts only 3-4 hours |
| 3 | Planning Office - to be more efficient, prioritize | Market Research Mehri, technical specific for Palwasha Assessing Market Opportunities for clients (bazaar-e-iobi) | Training in how to be a good trainer Hasina and Nahid need this (pricing, quality assurance) |
| 4 | Design training from Claire ¹⁶ , 1 st class in which they worked w/ fabric and pictures however too little time was spent on baby sets ¹⁷ ... | Quick Book – financial software for Qudsia | TOT in Business |
| 5 | Business “because we work w/ business | Pricing (Shahnaz has problems w/ helping | Leadership (Rahbaigat) |

¹⁶ Claire is a consultant in design from Turkey who gave several trainings to Zardozi’s staff.

¹⁷ These are new products developed with Claire’s help.

| | | | |
|---|---|---|--|
| | people we need to understand business to help clients prioritize if they have orders to complete, help them w/ pricing, buy material, advise with marketing, eg for urgent orders clients should charge more; record keeping..." | clients w/ baby sets: she buys raw material w/ clients and trains them how to produce them, clients spend money on transportation and find profit=0 which is wrong, she believes they make 2-500 Afs, but they have no record skills, clients do not register time spent for work/transportation, she can not explain to clients if they have profit/loss | Training Ineke, MDF scheduled fin June 2014 for Storai, Faisal (M&E), Mohtar (Fin) Storai thinks it is needed for Shamsia, Hasina, Nahid, Shahnaz, Farima |
| 6 | English "we are very interested but no time"; "I need English, I can't express myself, I have so much to tell you"; "we work w/ horigi and report in Dari > translated into English, inefficient, could do it directly in English" | Internet use | Conflict Resolution (haie monazeat) RB: NVC Non Violent Communication (Rosenberg) |
| 7 | Computer training and using internet search ideas on internet, patterns, u-tube lessons | English | How to delegate (Storai to Shamsia) |
| 8 | | Quality control | Training in Sustainability subot OR paidar? Khod kefa Storai needs it for her work w/ for NJ RB = institutional building; they don't understand difference between enterprise (tujurat) and association (anjuman) |
| 9 | | | Market research (Palwash for work w/ Mehri; Hasina, Shamsia, Hosay) |

| | | | |
|----|--|--|--|
| | | | RB There is confusion between mkt research (theory) and market analysis (practice for clients (bazaar-e-iobi) offer/demand, hence identify gap |
| 10 | | | Report writing |
| 11 | | | In-house communication |

Conducted in Kabul on May 1, 2014

Participants by group:

Group 1 Field staff: Khatera (Vocational Trainer), Gulrokh (Vocational Trainer Supervisor), Farima (Design Facilitator)

Group 2 Field staff and admin: Palwasha (Sales Facilitator), Shahnaz (Design Facilitator), Qudisia (Admin/Accountant)

Group 3 Management level staff: Storai (Regional Manager), Shamsia (Project Officer), Hasina (Business Motivator), Nahid (Business Trainer)

NB

- The most helpful training received so far while at Zardozi was Design for Groups 1 and 2) and Project Management (ABE Consult), CEFE (Kaweyan) and Communication (BRAC), for Group 3
- All participants to the group are able to travel to other province/country

ANNEX 5: FOCUS GROUP DISCUSSION WITH RO JALALABAD STAFF

Group exercise - Jalalabad Regional Team Top Three Priorities for Staff Training – self-evaluation

| | |
|---|--|
| | Group: Management Level Staff |
| 1 | Data collection training (prepare info to be mailed to M&E) |
| 2 | M&E of: a) clients' business, b) staff activities, c) <i>manbeh's</i> services provided to clients (including if vocational trainers are going...) |
| 3 | Report writing: narrative (client stories); case studies, regular reports |
| 4 | Business training: <ul style="list-style-type: none"> • how to motivate clients, how to start a business, how to develop a business • marketing training: know the market; finding opportunities for clients (<i>bazaar-e-iobi</i>) • financial management • business plan |
| 5 | Participate at exchange visits to other countries to find new ideas |
| 6 | Specific training needs for Khan Zamin: advanced management training, strategy, leadership |
| 7 | Specific training needs for Baspari: microfinance training |

Conducted in Kabul, May 3, 2014

Group participants: Khan Zamin, (Regional Officer), Baspari (Project Officer), Qudsia (Business Trainer)

NB

Only three members of the team participated at this exercise. At the time of the mission it was not possible due to security reasons to travel to Jalalabad to meet the entire team.

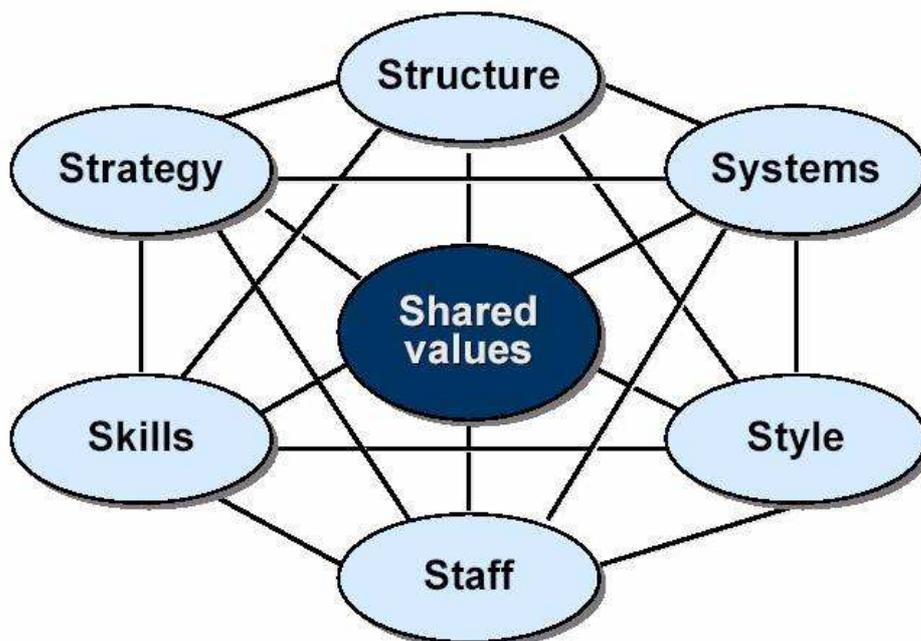
ANNEX 6: The 7-S Model

The 7 S Model, developed by McKinsey Consulting, can describe how effectively one can organize a company, holistically. It is based around seven key elements of any organization, with the view that in order for it to operate successfully, all the elements in this model must align synergistically together.

The elements are split into two groups: hard and soft. The hard elements are those that can be seen where in place, whereas the soft are more intangible and cannot readily be seen.

| Hard Elements | Soft Elements |
|---------------|---------------|
| Strategy | Shared Values |
| Structure | Skills |
| Systems | Staff |
| | Style |

The 7 S Model can be seen below. (Notice that all elements are interrelated).



Shared values are the pinnacle of the model and therefore in any organization they form the underpinning culture, strategy, effectiveness and performance, linking to every other element in this framework. They link all that is of the organization: how people behave, the structure, its systems and so on.

Getting this balance right,, means getting the culture right.

In addition to the Central Values alignment, each of the other six elements has an important role in designing the correct organization and is just as important as the next.

Structure: the line of reporting, task allocation coordination and supervision levels

Strategy: the top level plan to craft the organization mission and its niche in the market place

Skills: the skills and competencies of the employees

Style: the overarching style of leadership adopted within the organization

Staff: the number and types of employees within the organization

Shared values: these are the core values of the company and form the underpinning culture and how the business behaves and is perceived to behave in the wider context of the community

Systems: the supporting systems and processes of the firm, like information systems, financial reporting, payment systems, resource allocation, etc.

Source: <http://www.educational-business-articles.com/7s-model.html> consulted May 31st, 2014 with slight adaptations.

LIST OF TABLES

Table 1: Number of staff interviewed, clients and *manbehs* visited

Table 2: Number of clients and *manbehs* at regional level

Table 3: Job profile and number of staff at regional level

Table 4: Capacity-building content by type of staff

LIST OF FIGURES

Figure 1: List of training modules provided in-house by Zardozi to staff and clients

Figure 2: Suggested Capacity-building content

APPENDIX (separate document)

ITC ILO WED Training Package:

1. You and Small Business Learner's Module (Dari)
2. You and Small Business Learner's Module (English)
3. You and Small Business Trainer's Module (Dari)
4. You and Small Business Trainer's Module (English)

ABBREVIATIONS AND ACRONYMS

| | |
|---------|--|
| ACCI | Afghan Chamber of Commerce and Industry |
| BDS | Business Development Services |
| BT | Business Trainer |
| CBC | Community Business Center |
| DF | Design Facilitator |
| FACT | Federation of Afghan Craftsmen and Traders |
| IT | Information Technology |
| ITC ILO | International Training Centre of the International Labour Organization (of the United Nations) |
| MF | Market Facilitator |
| NA | Not available |
| PD | Program Director |
| PO | Project Officer |
| RM | Regional Manager |
| RO | Regional Office |
| TBD | To be determined |
| TT | Tailoring Trainer |
| VT | Vocational Trainer |
| WED | Women Entrepreneurship Development |