



Independence and Strengths

August, 2020

Sabira Starts a new stage of her life

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Kadar Helped Sabira to Attain Her Legal Rights

It is very sad and disappointing to see ourselves in a state of loneliness while being surrounded by life-threatening problems. It is even more disappointing to not being able to receive supports or understanding.

Zardozi is proud of its kadors, the activity of kadors, and the honors Kadar brought in our society. Kadors activities and achievements are strongly appreciated by Zardozi, as their continuous efforts have changed the lives of many women across the four regions. Our Kadors voluntarily take the challenges and risks to create a positive impact on certain aspects of women's life in Afghanistan. Our Kadors are a good example of women activists working for the rights of our clients/women in the communities. . The Kadors work closely with Zardozi to firstly identify the challenge and problems the clients/ women faces, then shares the problem and try to solve it, secondly, if the expertise rather than what we have at Zardozi, then they are introducing those women to other partner organizations for supports. Such as if the clients need medical assistance they introduced them to the MoPH and their directorates in the regions, if she needs psychosocial and legal support they are introduced to Medica Afghanistan, and so on.

Our Kadors in Mazar-Sharif had brought joy and pride into our hearts. They supported one of our clients in her legal case.

Here is Sabira the young woman who lives in Mazar-Sharif with her parents. Sabira, has a lot to say about her life, the pain and sorrow she suffered is clearly seen in her eyes.

Sabira, was married to a man who used to insult her and always undermine her ability and values for being a woman, Sabira, despite all the frustration and insults from her husband and in-laws, was trying to save the marriage because it was difficult for her to stand alone against the entire in-law and then respond to the society she lives in.

The relationship was getting worse day by day to the extent that Sabira's husband asked Sabira to leave the home without proper divorce, but unfortunately, the time had arrived and she ought to choose to save herself from further life loss. There was another serious problem that was drowning her into deep disappointment. Yes, her health issue. The tortures, disappointments, distress, and mental fatigue had affected her health as she found difficulties in her body movements. There was serious damage in her nervous system diagnosed by doctors.

Our Kadars started searching for organizations and individuals who could help Sabira in her legal case. Fortunately, after several efforts, Kadars could introduce Sabira to a woman lawyer from Medica Afghanistan, to provide supports to Sabira in her legal case. They all together helped Sabira to take her dowry back from her in-laws and receive the signed letter of divorce. Sabira traveled to Pakistan for her medical treatment as it was advised by her doctors. She covered all medical expenses by selling her dowry. Now she is fully recovered and healthy to start a new stage of her life.

Sabira is hopeful about her future and now she is interested to start her business, Zardozi is also here to support her in her new business.

Zardozi's Loan is Financially Empowering Women to Start Their Own Business

Sometimes, it happens with the skillful and knowledgeable woman having great business concepts and ideas but not being financially able to start the business. It has been heard from many women over certain financial shortcomings, not only once, but also many times, their ideas remained just ideas. Due to backward financial status, they had not the opportunity to turn their ideas into a real business and consequently use their talents to develop that business.

Zardozi besides its business training services is also providing short term and medium-term loan facilities for women to start their business. Zardozi does not charge any type of interest on the loans provided for its clients. The loans are used to fill the investment gaps and to purchase required production or service materials for new businesses.



Videography business established by Zardozi

Zardozi's Investment loan pressed the button on for Fatima's business!

Fatima is a young independent woman newly established her business of photography in Mazar-Sharif. Earlier Fatima was working in the field of tailoring and embroidery, but she had the dream of running a photography business. Both tailoring and photography were her favorite professions to carry on, but she preferred to take the photography for further opportunity cost as she could earn more out of the photography business rather than tailoring. Fatima is an educated young woman with good entrepreneurship skills ready to meet new challenges to improve her business. Of course, she had passed the impassable ways en-route to her business goals. The capital shortage is one of the greatest challenges she had to meet to start her business up. She was lacking a great portion of the fund to purchase the necessary assets of her ideal business. She was potentially ready to start and manage her photography business as she had attended three months training class of photography and video recording plus passing one year working in a photography shop as a contract employee. But, there was a big challenge ahead; her financial resources were not adequate to complete the requirements of her business.

In such cases, Zardozi channelizes its available loan funds to support women to get access to the financial resources of their deficiency. Fortunately, Fatima was an active member of Nisf-Jahan from 2018 and Zardozi's clients since 2016; hence, her membership eased her access to many opportunities which business startup loan is one of them. Fatima had purchased two professional cameras one for photography and another for video recording by the loan she got from Zardozi.

Zardozi supported Fatima in distributing her brochures in all nearby Community Business Centers, and also, referred a female assistant from Nisf-Jahan to assist her in the recording of the coming events and ceremonial parties. Currently, Fatima has hired three employees in her shop. She is dreaming to expand her business and create more employment opportunities for people.

"My heartiest thanks go to those who believed in me and encouraged me to start this business. There were a lot of changes that happened to my life which all of them gave me the strength and made me stronger to meet greater challenges and create greater results in return". Fatima shared with Zardozi.

Now, Fatima is enough capable of running alone a family of four including her mother and her sister and brother. "It feels so satisfied seeing my family is not facing financial difficulties anymore". Fatima's expressions.

It is a great joy for all members of Zardozi's team to see such great success and fulfillment in the life of the clients and their families.



Fatima pursues her work passionately

Ms. Soryia Opens Her Beauty Parlor Shop by Zardozi's Loan

Zardozi is once again proud of introducing one of its successful and creative clients in Mazar-Sharif to our honored audiences. Here is Ms. Soryia, the lady who had experienced several traumas in her life but never gave up on any situation. Ms. Soryia is a Nidsf- Jahan member living in Kart-e- Wahdat district of Balkh province.

Soryia is known as a proactive and optimistic woman among her friends and relatives. Her family, especially her father had encouraged her to be independent and follow her career dreams. But unfortunately, there were always outside barriers mostly cultural and community restrictions which had created tight walls between Soryia and her dreams.

"Owning a big and well-decorated beauty parlor shop in our city is my dream, and I will always aggregate and utilize all my intellectual and financial properties to achieve it". Said Soryia.

"Being surrounded by a lot of customers around me, sharing joys and laughter, gaining their satisfaction on my services, and hearing positive feedbacks make me feel happy and more willing to expand my business". She added.



Joys and laughter in this special day

In the beginning, Soryia used to work from her home and receive customers in the home. Her customers were unhappy with the environment of her workplace as her parents allocated one of their rooms for her beauty works. It was uncomfortable for Soryia and her customers to do their make-ups or haircuts in the home. This matter caused Soryia to lose her customers day by day. She did not lose her hope and tried to find solutions, so she reached Zardozi's business development advisors to help

her overcome this challenge. After a few meetings with advisors, she agreed to establish her new shop in the city and cover the initial startup expenses by Zardozi's loan.

Initially, she was reluctant to open a beauty parlor shop in the city where the area is mostly crowded by men passengers and there definitely would be a low possibility of sustaining a woman-owned business.

"I had my family standing by my side and strengthening my intention to follow my dreams. This is the reason how I could cope with the fear of the outside market and opened my shop with confidence. Now my family is proud of me taking the right decision".

This is the first step she took towards her dream and she will have a long journey ahead to achieve all her dreams in the future. Zardozi is always with its clients in each step of their career life and it motivates Zardozi to continue its supports and services while seeing strong and independent women in the society who never give up.

About Zardozi

ZARDOZI is a local non-government and non-profit organization aiming to provide economic and social services to around 6,000 Afghan women in four provinces such as Herat, Mazar-e-Sharif, Jalalabad and Kapisa with its main office in Kabul, Afghanistan.

Zardozi's objective is to support and empower Afghan women living in the urban and rural areas through its business skills development programs to engage them in the market economy. To achieve this goal, Zardozi has established NisfeJahan as an independent membership-based civil society organization which also runs local Community Business Center where women gather to receive business startup loans; and technical, advisory, business and marketing skills trainings.

FOR MORE INFORMATION

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