



# Earning their way to empowerment

IMPACT STUDY of *The Markets For Afghan Artisans Programme*

## ABSTRACT

This study demonstrates that the *Markets for Afghan Artisans* programme has created a tremendous empowerment opportunity for women. The vast majority of women participating in this study experienced significant empowerment within their family, and many expressed that they had also gained greater standing within their wider community of relatives and neighbours.

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Based on the original research and analysis of Sippi Azarbaijani-Moghaddam, September 2015

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## 1. Introduction

Zardozi is a local Afghan non-profit organisation with a mission to help low income and low literate Afghan women become micro entrepreneurs by facilitating their access to skills and business training, market opportunities, and membership in Nisfe Jahan, a registered civil society organization that represents the interests of women micro entrepreneurs. Since 2008, Zardozi has worked with over seven thousand women across four urban centres in Afghanistan.

## 2. Purpose

The primary purpose of this report is to report on the empowerment impact of the Markets for Afghan Artisans (MFAA) programme, implemented by Zardozi for DFID from 2012 to 2015. The impact objective of the programme was to enable women to earn an independent income, not only as a means to improve their household welfare, but as a catalyst for their personal empowerment in their families and communities.

A secondary purpose of this research is to test and refine Zardozi's understanding of how women's involvement in microenterprise and the MFAA programme leads to their social and economic empowerment in their families and communities and to identify design elements to improve programming going forward.

## 3. Analytical Framework

In this study women were asked to reflect on their business activities within the context of their family systems; the resulting data was examined for indications of:

- social empowerment – increased power, influence, respect and standing within women's social spheres;
- new patterns that reflected greater mutuality, reciprocity and partnership within the family rather than systems of domination; and,
- economic empowerment – increased ability to control resources and making saving and spending decisions.

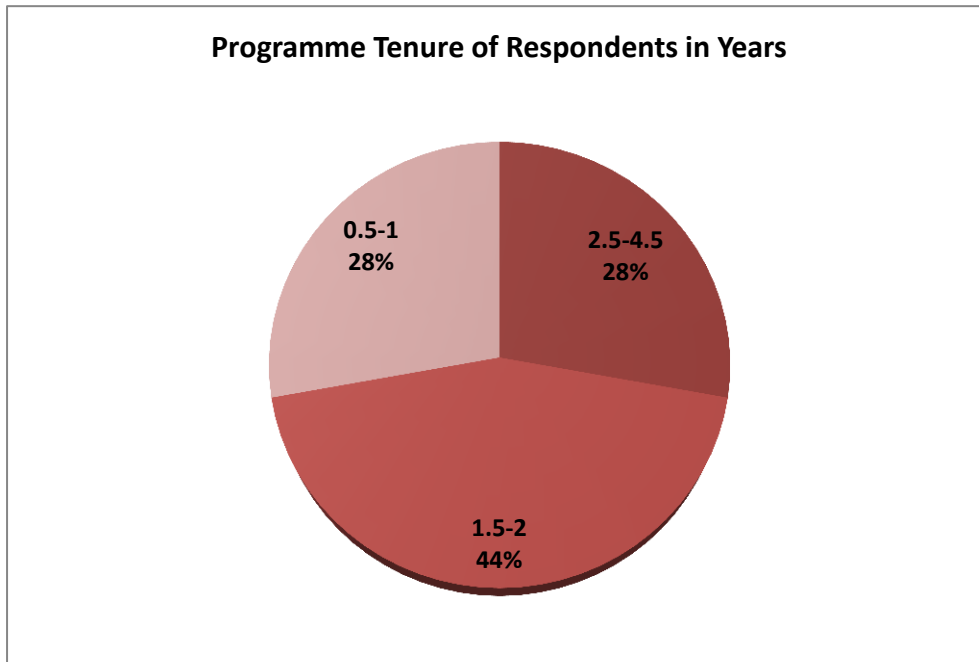
An initial version of this report was submitted in September 2015 by Sippi Azarbaijani-Moghaddam, which used Carolyn Moser's gender planning framework as the analytical framework. While using a different framework for analysis, this version of the report is based on the same dataset as the first.

## 4. Methodology

The individual interview method was chosen to allow respondents to share their personal experiences in a confidential setting. Primary research was conducted between April and July 2015. Sippi Azarbaijani-Moghaddam developed a standard questionnaire with each question inviting women to reflect on their experience before and after joining the MFAA programme (which involves the start of microenterprise and earning of income) - see Annex 1. Women often responded to the questions indirectly by telling stories about their lives. Thus, in addition to tabulating yes/no answers to direct questions, a narrative analysis was undertaken to identify frequently mentioned themes that formed the basis for an empowerment pathway.

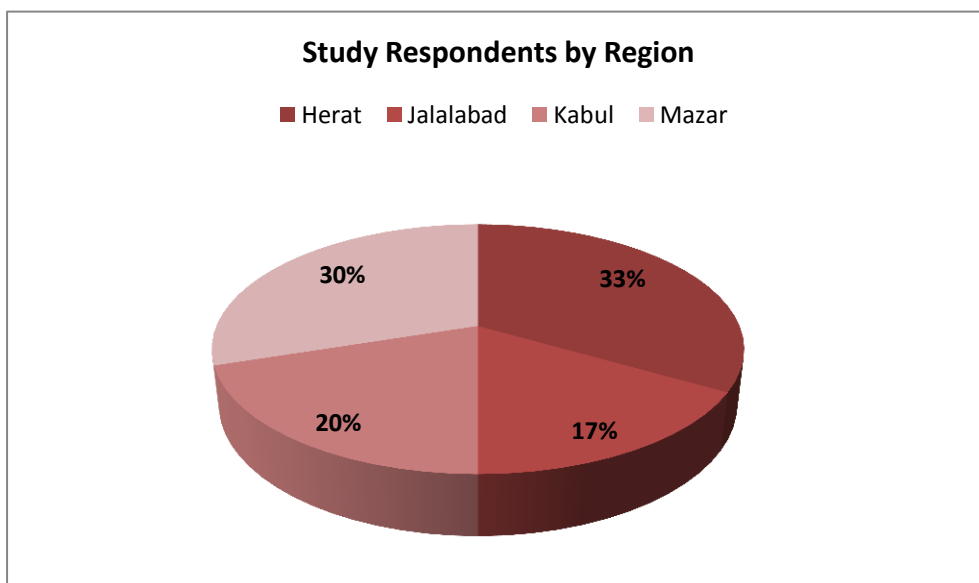
Zardozi staff members administered the questionnaire in interviews with sixty-nine current programme beneficiaries, but only 61 were retained within the final dataset to ensure that all had been in the programme for at least six months. Respondents were categorized into three groups, as depicted in the graph below:

**Figure 1: Programme Tenure of Study Respondents**



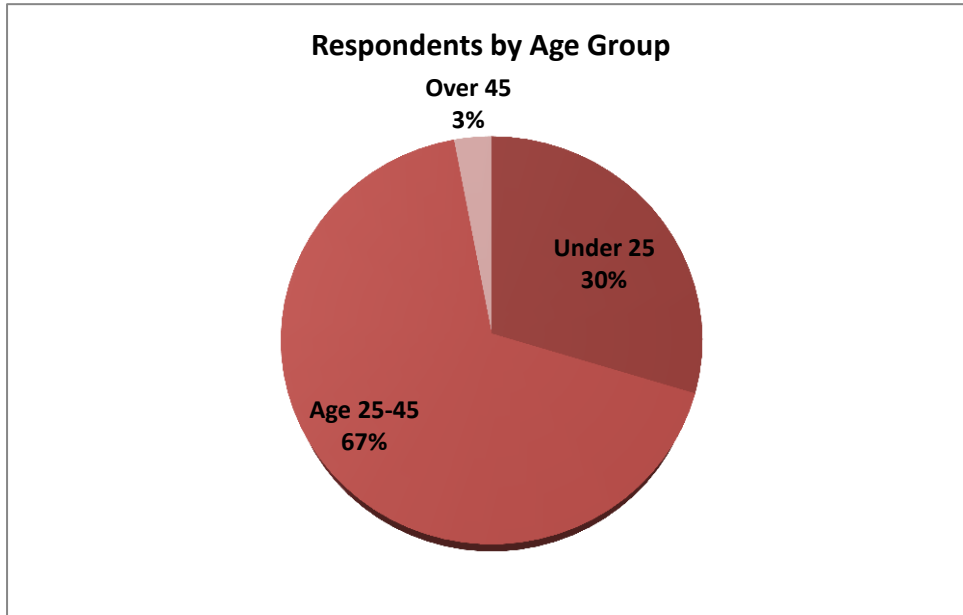
Overall, respondents included in the study were relatively balanced in terms of their geographical origins across Zardozi’s four regions of operation: Kabul, Mazar-e-Sharif, Herat and Jalalabad. Women interviewed were from urban areas. Ethnic diversity of respondents was not tracked but is reflective of geographical regions.

**Figure 2: Study Respondents by Geography**



Two-thirds of respondents in the study were mid-aged married women from age 25 to 45 years of age. Close to one-third of respondents were young, mostly unmarried women. See chart below:

**Figure 3: Age Groups of Respondents**



Twenty percent of the women in the study self-identified as sole earners in their families, either widowed or having an unemployed husband or without a father.

Finally, short interviews were also conducted opportunistically with seven adolescent children (aged 11-15) of respondents, focusing on how their mother's microbusiness had affected their family life. Three of the children are female, and four male.

## 5. Empowerment in the Family

The following empowerment pathway emerged from the women's narratives:

- Developing trust in her own ability;
- Obtaining permission to work and proving herself;
- Balancing housework, care work and microenterprise;
- Earning family admiration;
- Transforming family roles and relationships;
- Gaining participation and influence in family decision-making; and,
- Gaining freedom and mobility.

Each of these will be discussed in the sections below.

### 5.1 Trust in Her Ability to Learn

An emerging theme among women in the study was that before they began working, they were generally viewed within their households as having limited abilities and little potential to learn and do anything beyond their traditional roles of performing housework and care work. It is possible that women may have internalized this view;

across the two major age groups (under 25 and 25-45), women expressed that before they started the programme, they did not feel competent or trust that they could learn new skills and engage in business.

Nasrin, a thirty-three year old woman from Herat, shares:

*“before I started earning income, myself and my husband didn’t trust and believe in my abilities. I didn’t have self-confidence...but since I have started to work my husband now trusts in my abilities. With the help of Zardozi, I have self-confidence and I believe that if I try, I can do anything I want.”*

A small number of women in the study described their families as initially supportive, but even within a supportive context, a woman must come to terms with her self-concept as a learner. As Zia Gul, a 31 year old from Herat reveals:

*“before I started to work my husband trusted in my abilities and encouraged me to start tailoring, but I didn’t trust in myself. I thought that I didn’t have the ability to work and earn an income. But now, I believe that I can do everything if I try.”*

## **5.2 Permission to Work and Proving Herself**

Family permission surfaced in the study as a critical threshold for women in their empowerment process, ushering in a period of proving themselves and building family acceptance for their continued engagement in paid work.

### **5.2.1 Family Permission**

The study questionnaire did not ask women to discuss whether they had to obtain permission to participate in the *Markets for Afghan Artisans (MFAA)* programme; however, many women volunteered information that they had to negotiate this with their families. Unmarried women reported that permission from fathers, mothers, and sometimes brothers was needed. Married women were obligated to obtain permission from husbands and/or their mother-in-law. Their narratives suggest that in most cases, obtaining permission meant that they were allowed to attend programme meetings, though often discouraged from the idea of setting up a microbusiness.

### **5.2.2 Gaining Family Acceptance**

Many women shared that their families initially perceived them as having little capacity to learn new skills. However, though unsupportive and even discouraging during the learning phase, family members often change their attitudes when they see results<sup>1</sup>. Ezat, a 36-year-old from Mazar, endured mockery in front of her extended family members until she proved herself. In her words:

*“when I first started to work, if my relatives wanted me to sew their dresses, my husband and mother-in-law said to them ‘why do you bring your dress orders to her? She can’t sew’. Now they don’t say anything and admire my sewing work in front of others”.*

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<sup>1</sup> This study did not query how women negotiated their work role within their families through sensitive initial stages, but this question was addressed by the training impact study (Everdene 2016).

As 37-year-old Farzana from Herat shares:

*“Before I started to work, my in-laws and even my own family didn’t trust in my ability. My sister said to me, ‘if you learn tailoring, I’ll give you my sewing machine’, because she didn’t think that I could learn to tailor. Now they have started to believe in my abilities and my sister gave me her machine.”*

Seventy percent of women reported that at the time of the interview, their families encouraged their continued participation in business. Eight percent of respondents mentioned that their business activities had helped convince their families to support their continued education. This would be a good question for follow-up research.

### **5.2.3 Gaining Family Support**

The interviews demonstrate that families show their support in practical ways:

- 74% of women received help with housework and childcare at times of peak workload and to attend the manbeh/community business centre (discussed in section 5.3);
- 11% had help from a family member to purchase input supplies from the market and prepare them for sewing; and,
- 10% had a family member who helped them with tailoring (discussed in section 5.7).

Including Farzana, quoted above, 13% of respondents reported that their family had showed their support by giving, purchasing or saving for a sewing machine. Others pushed through family resistance to take a microloan from Zardozi or handled the initial investment costs of business on their own. Mahjoba, a 35-year-old woman from Herat, tells her story:

*“Before I started to work my family didn’t trust and believe in my abilities. When I wanted to start working, no one helped me and lent me money to purchase a sewing machine. So I sold my gold ring, and with the money I purchased a sewing machine. Since I have started to work they have full trust on my abilities and now they borrow money from me!”*

### **5.2.4 Family Pressure to be Self-Reliant**

The stories from the study reveal that the extent to which microbusiness is empowering depends to some extent on the attitude and values of the family—and how the woman chooses to relate to them. Two threads emerged from the study:

- In at least three cases, the husband of the respondent pressured her to start earning an independent income to cover her own living costs. At least one of these identified herself as a first wife within the home. This is a departure from the traditional view of the role of men as providers<sup>2</sup>; and,
- Several women reported that once they started working and produced income results, they were pressed by their families to continue working even when they voiced a desire to stop or rest.

Further empowerment studies can explore whether women want to stop or rest from work and the reasons why, and how family support and/or pressure to continue factors into their decision-making.

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<sup>2</sup> See AREU’s report on [The Other Side of Gender Inequality: Men and Masculinities](#), 2016.

### 5.3 Balancing Housework, Care Work and Microenterprise

In Afghanistan as elsewhere, there is significant gender disparity in responsibility for housework and care responsibilities towards children and dependent elders. Across all regions of the country, there are strong cultural norms around women taking primary responsibility for these tasks that most women accept. According to the recent AREU Men and Masculinities report (see footnote 4), 85% of 400 male and female respondents felt that women should take care of domestic tasks. In her analysis, Sippi Azarbaijani-Moghaddam emphasizes that time is a scarce resource for women and girls and sufficient time for rest and leisure important issues.

#### 5.3.1 Valuing housework and care work

The comments of women in the study suggest that while considered obligatory, in many cases unpaid housework is not seen as real work or valued highly by their family members. Care work does not receive as much mention. Women's comments in the study suggest that they had to struggle to overcome an internalized perception of their low value; poor self-esteem limits their sense of competency, willingness to assert themselves, and their aspirations to learn new skills and work roles (see section 5.1).

#### 5.3.2 Distribution of housework among family members

To understand how families adapted to the redistribution of women's time to include paid work, respondents were asked:

**Do your family members (including husband, mother-in-law, and sister-in-law) help you with your own work, for example who takes care of your children when your workload is too much or when you go out for work? What was the situation before you started earning an income – give examples?**

Women responded that before the programme, they performed housework and care work according to cultural norms. There are some indications—like comments about preparing dinner late or burning dinner—that suggest that their engagement in paid enterprise has put strains on their time and workload. It is likely that there are other unreported impacts. In one of the children's interviews, thirteen-year-old daughter Boshra mentions that "most nights [mother] is busy tailoring and doesn't sleep".

Though they were not directly asked, women did not report any family-wide discussions around the domestic workload. One-fifth of the woman respondents described how they continued to do housework as usual until their "workload became too much" and called on family members for support. Seventy percent of women in the study reported an eventual reduction in their workload at home after taking on paid work. There appears to be a strong mother-daughter connection in the performance of housework and caregiving responsibilities, with mothers and daughters picking up most of the additional housework. Of respondents aged 25 or under, 50% report that they do no housework now that they are working; among this group, 64% received relief from housework from their mothers and 14% received practical assistance with their microbusiness from mothers. For married respondents aged 25-45, 40% rely on their daughters for help and of these 83% mentioned daughters as their sole source of help.

Though the willingness and ability to delegate tasks can be viewed as progress towards empowerment, delegation of more work to girls in particular may be problematic in terms of their educational and social emotional development. In many cases, families consider it more important for girls to contribute to housework than to apply themselves to education. According to Mohadisa, a 20 year old woman from Kabul:



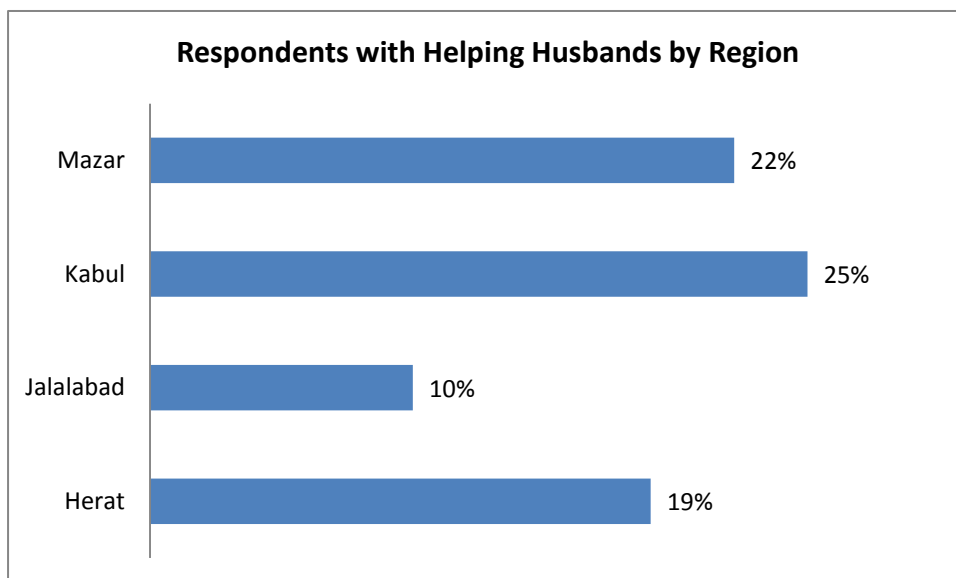
*“before I started to work I did most of household work even I didn’t have time to study my school subjects...[my family] was opposed to me attending school. They said, ‘leave your school, you should do housework’.”*

Women’s responses yield some interesting findings on the involvement of men in housework and care work in response to women’s microbusiness activities. As a brief summary:

- 30% of married (aged 25-45) clients with an able husband report that their husband helps them with housework; only 10% with an able husband report that their husband helps them with childcare;
- 5% (aged 25-45) of married clients have sons who help; and,
- Fathers and brothers are not mentioned as helpers.

The chart below provides an overview by region of the involvement of husbands:

**Figure 4: Respondents with husbands that help with housework by region**



Though the seven children interviewed reported that their mother’s attentiveness to them had remained the same (40%) or increased (60%), two indicated that they help with housework and one indicated that he had less leisure time. Questions on housework and leisure time were not directly posed, but comments on these issues were voluntarily reported. Further research in the distribution of housework and dialogue on equity of workload in the family is recommended.

## **5.4 Earning Family Admiration**

The subject of family admiration is discussed according to whether women experience greater respect from families, praise, or other tokens of appreciation.

### **5.4.1 Respect and Praise**

Respondents were asked: **Do you feel that your family respects you? Has this changed since you started to earn your own income?**

Ninety-two percent of the women respondents reported that they experienced greater respect from their family since they began earning their own income. Ten percent of respondents said their husbands had praised their skills and earning ability in front of their relatives or neighbours. Madina, a 20-year-old from Jalalabad, reflects on herself before she joined the programme:

*“I was just a normal young girl among my relatives and neighbours, but when I started working, I became a working woman who earns money by herself, and supports her family financially. Now, everyone appreciates my work a lot and knows that I have the ability to earn money--but before, no one knew my abilities.”*

Admiration and encouragement from family boosts their esteem, motivation and sense of standing. Habiba from Herat (18 years old) shares how her family’s respect for her paid work influenced how she was treated at home more broadly:

*“before I started to work if I made any mistake [my family] didn’t accept it and always said ‘you don’t have enough wisdom to do any work without mistakes, you aren’t capable to do anything, you can’t learn’. Since I have started to work, they appreciate my abilities and value them, trusting that I am capable of working and earning an income.”*

#### **5.4.2 Appreciation**

Respondents were asked: **Do your family members ever show you that they appreciate your efforts? How do they show this? Did they show this or other appreciation before you started earning income?**

A selection of women respondents answered this question by mentioning gifts given to them by family members, including the sewing equipment purchased by husbands mentioned in section 5.2.3. Six other women noted that they received gifts in appreciation—one a watch from her son when she started to work, another a dress. Three of the women mentioned receiving a gold ring, and one of these was from a proud husband after his wife won Zardozi’s “successful woman of the year” distinction. Skina, a 21-year old woman from Mazar, shares how her husband’s praise is offered to her in lieu of a gift:

*“My husband appreciates my abilities and efforts, but our financial status is weak and he doesn’t have the money to buy me a gift, but he always thanks me for helping him with household expenditures and he says ‘you were only Sakina, but now you are my Lady Sakina’—it means he appreciate my achievements.”*

Although the question was not directly posed to women, the data suggests that a fair amount of respondent’s work within their extended families and among neighbours is gifted rather than sold. Women emphasized their positive social rewards rather than income earned, whether their products were given, exchanged in kind or sold for money<sup>3</sup>. Zahra, 26, from Kabul says:

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<sup>3</sup> However, noted here that gift culture among women is a significant area of research (for conceptual background, refer to [Women and the Gift Economy](#), Genevieve Vaughan). Acknowledging and respecting women’s patterns of gifting and exchange versus sale are important.

*“When I sew my sister-in-laws’ dresses, my brothers say ‘it is good that you are a tailor and sew our wives’ dresses, so we don’t have to pay money to a tailor’. About one month ago, for my brother’s wedding, I sewed his curtains and bedsheets, and he brought me a gift. At Eids and the new year, my brothers first buy a dress for me, and then for their wives.”*

## **5.5 Greater Participation and Influence in Family Decision Making**

In this section, women’s participation in family decision-making are discussed as follows:

- Voice and visibility in the family
- Patterns of family decision making
- Influencing decisions on family expenditures
- Entitlement to personal expenditures

### **5.5.1 Voice and Visibility in the Family**

A common theme in the interviews from respondents of both age categories was that their business activities and income stream gave them greater prominence within their families. As 35-year old Majhoba from Herat relates:

*“Before I started to work [my family] didn’t ask for my opinion and I wasn’t involved in household decisions. I wasn’t brave enough to offer my opinion or argue with them. If I showed my opposition to their decisions they got angry and they said ‘women don’t have the right to speak and give their opinion, and you don’t know anything, you are all day at home.’”*

Becoming an earning family member gives young women greater personhood. In a number of cases, younger women shared how they had spent their lives avoiding dialogue with men in the family, speaking to them when spoken to. Qandi Gul, an 18 year old young woman from Jalalabad, shares her story:

*“Before I started earning an income, even my father didn’t talk with me as a family member. Before I started to work my family did not pay attention to my opinion... I didn’t have the courage to give my opinion. But now, I am involved in most decisions. For example, when I start talking, my family members take an interest in what I say. My brother tells others, ‘be silent, I want to hear Qandi Gul speak’. Now I am brave enough to share my opinion and make arguments on different issues, such as when my brother wanted to go to Iran, I didn’t agree, and my father told him, ‘if she doesn’t agree, you cannot go’. Also, my father wanted to repair our house but I persuaded him not to, and he accepted my decision. Before I started to work I didn’t even have the courage to talk with them.”*

### **5.5.2 Patterns of Family Decision Making**

Almost all respondents reported that they did not lead decision-making in their households and that this was the typically the purview of senior male family members. They might discuss important issues amongst themselves, make decisions without initiating a family discussion, or leave matters undiscussed. The interviews show that in many cases, women held themselves back from discussions because they felt their views would be perceived as opposition, they felt they lacked sufficient wisdom or good judgement to comment, or out of fear of blame for influencing a decision that resulted in a negative outcome.

The impact of women’s business activities and income stream in developing confidence in the worth of their opinions is very significant. Madina from Herat (20) shares:

*“Before I started to work [my family] asked my opinion but didn’t pay too much attention to what I said. I wasn’t brave enough to give my opinion without fear or argue with them because I was at home all day and unaware of my surroundings—I felt I couldn’t give correct and good opinion to other people. Since I have started to work [my family] takes my opinions more seriously and I am involved in most household decisions. Recently my family wanted to engage my brother and they asked my opinion. Now I am brave enough to argue with my family, for example they wanted to engage my sister but I opposed it because I knew the boy wasn’t a good person and I was able to persuade my family against it.”*

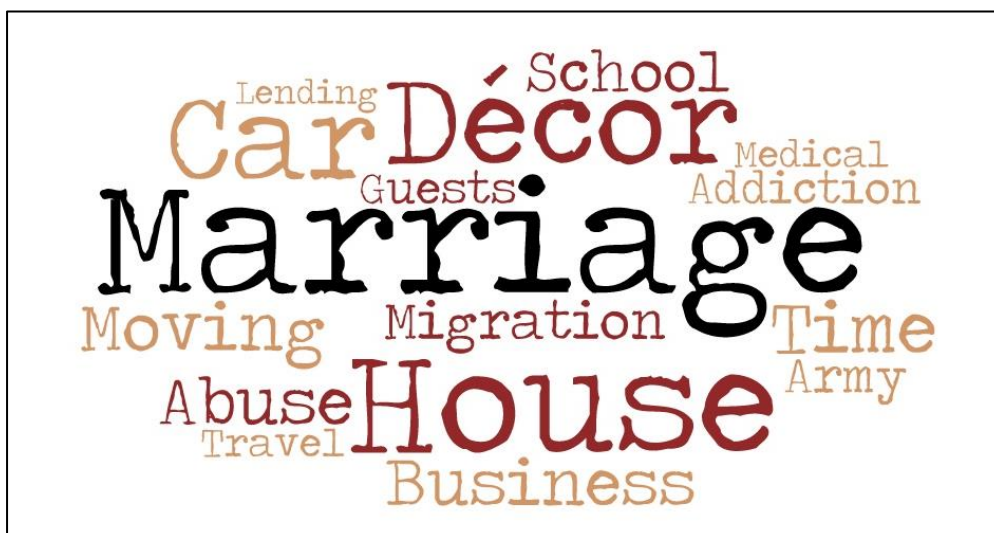
Seventy-seven percent of respondents said that overall, they had taken an enhanced role in family decision-making since starting their business, and sixty-seven percent related that they had been more included in family problem solving.

**77%** of women said they had taken an enhanced role in family decision-making since starting their business;  
**67%** were more included by their families in problem solving

Women answered the question of their involvement in decision-making according to specific issues, and their responses reveal that they experienced success in

advancing their views on some topics and not others. In telling their stories about matters of importance, over 1/3 of women (36%) said they had been consulted; 16% ventured an opinion; almost half (48%) were willing to raise arguments and negotiate; and 20% initiated negotiations on the issue. The word cloud below provides a visual explanation of issues women wanted to be involved in decision-making about—the larger the font, the more frequent the issue was mentioned:

**Figure 5: Issues of concern to women respondents**



Marriage was the issue of greatest concern to women (mentioned by 26% of respondents), from stopping her own engagement, to stopping an unwanted second marriage by her husband, to influencing the timing of engagement and choice of prospective partners for siblings or children. Buying and selling the family home or investing in repairing or adding extensions to the home (8% mentions), or refurbishing

and decorating the home (8% mentions) were frequently stated. Women wanted a say in whether they moved house, bought or sold a car, getting a family member to a doctor, the amount of time spent by their husband at home, their husband's business plans, the out-migration for work of a family member, whether their husband joined the army, and addressing addiction to drugs and smoking.

Women were prompted to consider whether family members were more willing to share their problems and concerns informally. In addition to the consultation mentioned above, 44% of respondents shared that they provided money as a gift or loan to family members with financial needs. Married women mentioned husbands as the recipients of loans and young women mentioned their siblings. One woman shared that she could influence her husband's decision around the purchase of a car because she had provided him with a loan. It was not clear from the interview data whether loans are repaid to women. However, women's narratives reflect a positive tone around being linked in to their family member's needs, as shown in the quotes below:

**Ezat from Mazar (36):** *"My family members share their personal problem with me. If they don't tell me, I ask them about their problems, but before I started to work they didn't share and I was not brave enough to ask them."*

**Zobaida from Jalalabad (45):** *"My sons and husband have always shared their problems with me but [one of] my sons didn't share his problems with his wife; my daughter-in-law wasn't brave enough to ask him. Since my daughter-in-law started to help me with tailoring, my son started believing in her and shares his problems with her."*

### **5.5.3 Decisions on Personal and Family Expenditures**

The findings reported in section 5.6.2 reveal that women have also been able to lever their earnings to influence how other family members' income is spent. Thirty-two year old Fatima from Mazar shares how since working she has significantly increased her influence specifically over expenditures in her family:

*"Mostly I make the decision now over household matters and take my husband's opinion... I help my husband with household expenditures and then share in the discussion of all household issues. For example, when we wanted to build a house, I made all of the decisions. In purchasing, he always takes my opinion and without my opinion he doesn't buy anything. Before I started to work, I wasn't involved in most decisions, though sometimes my husband took my opinion. Now I am brave enough to argue with my husband and dissuade him when he wants to take a wrong decision—he wanted to sell our house but I persuaded him not to, then he accepted. Before I started to work I could not give my opinion easily to him and if I argued he got angry."*

In addition, ninety percent of women reported that their business activities have given them increased personal spending power, suggesting that most are able to influence or control how their income is spent. Through triangulating women's responses to various questions, it is clear that sharing the fruit of their labour with their family is a strong value. Women may sew clothing for their family members, provide them with gifts and loans, and invest in their children's needs. They ensure that health, education and food costs are covered, especially for children. One way of showing their love for their children is through buying them special items. The children interviewed mentioned that their mothers had bought them new Eid and wedding clothes, school supplies, and in one case a bicycle and a computer. Three of the seven children reported that their

mothers took the family out on a weekly picnic. Twelve year old Abdul Wajid, son of Raihana from Kabul, shares:

*My mother is so good to me, she pays more attention to me than my father, and she buys me what I want. If I ask my father to buy something he doesn't, but if I ask my mother she prepares it, she gives me money to me and my siblings. Before she started to work she paid attention to our needs but did not have money to give. Before my mother started to work I wanted a bicycle but my father didn't buy me one, and when my mother started earning income, she bought me a bicycle. Now she wants to buy a bigger one for me. We go out for a picnic once a week, and my mother gives money to my father for it; before, we didn't go out for picnics because my father didn't earn enough money for that. We encourage our mother to grow her business and have more income. When my father prevents our mother from working, we argue with him, we say 'you can't handle our needs and demands, let our mom to work and prepare our needs.'*

It is also clear from the data that women use their new income stream to meet their own needs. Half (49%) of women reported that they were able to purchase clothing for themselves, highlighting that they were able to make their own choices about what to buy and wear, able to wear new clothing to important social occasions, and in many cases, able to choose things that were more luxurious or expensive than they would otherwise have. Women's ability to dress up appears to be closely linked with meeting their social needs and being able to command a greater presence and standing within their extended family and among neighbours in the community.

Finally, ¼ of women shared that they had obtained gold jewelry as a result of their paid work, by their own purchase or as a gift in exchange for their financial and in-kind contributions to their household. Jewelry serves the dual purpose of meeting women's need for social standing as well as to accumulate savings, as gold can be sold as a commodity for an important family investment such as real estate, or a business investment like a sewing machine.

Ten percent of women volunteered that they were directing their earnings towards the growth of their business activities, typically by purchasing sewing machines and supplies. A quote from Roya, a 36-year old from Mazar, sheds some insight into her new purchasing power and plans for business growth:

*"Before I started to work, I was not allowed to shop and I couldn't choose the things I needed and wanted. My husband shopped for me, and at most Eids he didn't buy me a dress and or give me money. I wanted to purchase an embroidery machine but I didn't have the money. Since I have started to work I can buy the things I need and want! Recently I bought embroidery, zigzag and overlock machines, and bought a sheep without his permission and he didn't ask me why I bought it."*

## **5.6 Greater Freedom and Mobility**

Mobility emerged as a very significant and nuanced topic for women in this study. Seventy-two percent of women reported that taking up business activities and becoming an earner had increased their overall freedom of mobility. Of those who said their mobility had not changed, 75% said they had no restrictions before they started

working and 13% said they were restricted before and this had not changed (3% of the overall sample).

Obtaining family permission was the predominant issue for most women. Forty-three percent of women shared that after starting their business, their families now granted permission to requests to go out when before they had not. Twenty-eight percent reported they no longer needed to ask permission to go out, and simply informed their families of where they were going. One such is thirty-five year old Majhoba from Herat:

*“Before I started to work there was restriction on me for leaving the house, I had to obtain their permission when I wanted to go out and most times they didn’t give me permission. They said, ‘it is not in our family culture that women go outside of the house for work and shopping’. I wanted to take a tailoring course and they didn’t give me permission. But since I started to work, I don’t request permission from anyone when I want to go outside the house and I can go whenever I want and they don’t say anything. Most of the time, I go to the [Zardozi] office or to my clients’ homes without asking permission”.*

This suggests that when women start earning, their families consider them to have enough judgement to be allowed out on their own.

Overcoming other barriers, such as the cost of renting a car, the courage to go out alone, and the need to find childcare were mentioned in addition to obtaining family permission. Hajira, a 22 year old from Kabul, shared: “Before I started to work my family members had little restriction on my leaving the house for work or weddings but I didn’t have enough courage to leave the house alone”.

To understand how their mobility restrictions had changed, a narrative analysis by activity and conditions was conducted, with the following findings:

Two-thirds of women mentioned shopping as a significant activity; of these, 73% were unable to go out to shops before but now could go (twelve percent of this group said they could go to shops only with an escort). Narratives suggest that once a woman starts earning, her family perceives her to understand the value of money, possibly feeling it is less of a risk to allow her to purchase goods or to go shopping on her own.

About half (52%) of women mentioned going out to major social occasions, and of these, half had newly won permissions to attend. Twenty percent of women mentioned the ability to visit their relatives (some specifically mentioned their family of origin or mother’s side of the family) and of these, 67% said they were now permitted to visit. Travel to school and work also received mention as areas of newfound mobility.

## **5.7 Transforming Family Roles and Relationships**

There is strong evidence within this study that women that have grown a business have set in motion the transformation of their role within their family and have experienced empowerment in their relationships with family members. It should be noted that there are a spectrum of experiences—some women in particularly difficult situations and with challenging or in crisis family members have not enjoyed the same changes as others. Nonetheless, there are clear signs that taking on an income earning role has brought women into relations of greater mutuality and reciprocity. This section highlights a few of the remarkable anecdotes from these women.

### **5.7.1 Intergenerational role modelling of rights for women in the household**

The study touched on how relationships between mothers and children had been affected by women's new work role in a series of short interviews with seven adolescent children (aged 11-15). The majority of these expressed an improvement in their relationship once the mother started earning. In one case, the child explained that her father's relations with them also improved once the mother started earning. Boshra, the 13 year old daughter of Fahima, a widow from Kabul, shares:

*"My mom cares very much about my education. She says, 'I don't want you to be uneducated like me, you should try to make your future'. Before she started to work she was attentive to me but now she has more, because when she goes out for work and sees her community, she knows the worth of education. I'm not interested in school but since my mother cares so much about it, I try to do well to please my mother."*

Boshra's words reflect a greater respect for her mother's wisdom around the worth of education. She and the other children of women entrepreneurs are growing up understanding that women can handle money, make business and family decisions and have a career. These women are role models, for boys and girls, who are transforming gender stereotypes and helping to improve women's status.

Zobaida from Jalalabad (45 years old) speaks of how her work and role modelling has had a positive impact on the voice and rights of all women in her household:

*"For as long as I can remember, the men in my family were the decision makers, and they did not consult with the women. My husband decided to engage our first son and chose the girl on his own and didn't even ask for my opinion. And because I didn't have much courage to argue or object, I couldn't say anything. Since I've started working, however, my husband and my sons ask for my and my daughter-in-law's opinions. They know that we are now aware of our rights and over time learned that we can give them great ideas and opinions. Now we take our family decisions together. A few months ago, we wanted to engage my daughter so my husband took my opinion and then I asked my daughter if she agreed, and then we went ahead to arrange her engagement."*

As a role reversal of the younger generation role modelling to the older, consider the experience of 18 year old Habiba from Herat, a programme client, who says:

*"Before I started to work if sometimes I showed opposition with my family's decisions, my mother would say, 'girls don't have the right to speak and give their opinion because girls don't have the wisdom to give good advice' and she [and my father] got angry. Since I started to work and received trainings, I have more awareness about my rights, and now I can argue with my mom when she wants to take a wrong decision."*

### **5.7.2 Greater collaboration in housework across gender**

In a small number of cases, there is evidence of a shift in gendered divisions of housework and childcare labour towards greater collaboration. Raihana's (30 year old from Kabul) story illustrates a dramatic shift from being undervalued and scorned, to enjoying appreciation and active support from her family members:



*“Before I started to work I did all the household chores but now when I get tired or go to the manbeh, my daughter does the chores. I decided to continue my education and my family members did not object. My daughter and son said, ‘we’ll take care of our siblings, don’t worry mom.’ My husband sometimes takes care of my children when I go out to work. When my workload is too much he hires a cleaner for the household chores. He tells me: ‘since you help me with household expenditures then I’ll help you with chores’. Before I started to work, he was quick to get angry. In front of my in-laws, he always told me to clean his shoes, but since I started to work he cleans his shoes himself.”*

### **5.7.3 Families as partners in business growth**

The key finding of this study is that families are important partners in the development of women’s businesses and their attitude and level of practical support is instrumental in the sustainability and empowerment potential of running the business. Families are the first beneficiaries of women’s new skills, and serve as marketing agents in the extended family and community. As 18-year-old Habiba from Herat explains, “My mom purchases fabric for to me to sew clothing in different designs and my sisters wear them at weddings and other women see my sewing and our customers become more.” Young Mohadisa (20) from Kabul, shares how her family has quite literally encouraged her to hang out a shingle:

*“Since I have started earning an income, my parents encourage me to grow. When I get tired from tailoring, my mother encourages me and says ‘you should try to become professional.’ My father installed a sign board on our house door to help me find more customers and have more income.”*

Family partnership also involves family members assisting with purchasing supplies and tailoring, as discussed in section 5.2.3. Salima, a 32-year-old woman from Mazar, shares her remarkable story of how her husband responded to her success:

*“Before I started to work my husband didn’t believe and trust in my abilities. He always said, ‘don’t borrow money - you can’t open a workshop and have enough income to pay back the loan’. But I believed in myself, and after that filled an order for kindergarten uniforms with a profit of 50,000 Afs. When he saw my profit, he started to believe in my ability. Now he says, ‘if you need anyone in your workshop, I can work with you’.*

## **5.8 Transforming Family Violence**

Women were not directly questioned on issues of family violence, but their narratives reveal that many lived in an atmosphere of fear and shame from family criticism; in addition, several women referred to being hit or beaten by male family members. The interviews show strong evidence that learning new skills and earning an independent income has given women greater dignity and self-worth, confidence in their own wisdom, and the courage to stand up in their lives, however difficult. Their stories demonstrate a greater sense of agency to address issues of abuse in some cases and a reduction in abuse in others. The following quotes provide a window into these women’s experiences:

**Anita from Mazar (38):** *“Before I started to work, my husband always criticized me in front of my family and my in-laws. He would say ‘she spends too much money, I don’t know why! I don’t have money to give her’. These words made me feel like*

*a robber and a thief. Since I have started to work, I no longer need to ask him for money and I no longer hear his criticism.”*

**Nafas Gul from Jalalabad (42):** *“Now if I make mistakes it’s okay, I can handle it better. Before I started earning my own income, if I made a mistake my husband would get mad at me and I feared him.”*

**Fariha from Herat (22):** *“Before I started to work, [my husband] sometimes criticized me in public, or in front of my family, since I have started to work he no longer demeans me in public.”*

**Amina from Herat (32):** *“If I showed opposition with [my husband’s] decisions he got angry and beat me too much and said bad words to me. But since I have started earning an income, mostly I make decisions and ask my husband’s opinion, and he accepts my opinions and decisions without complaint. Now I am brave enough to argue with him. For example, recently he wanted to marry again and sell the house and start a new business with the money, but I persuaded him against it.”*

**Farzana from Herat (27):** *“My in-laws did not allow me to cook my favorite food. I wanted a divorce from my husband, because our problems were too many and I couldn’t tolerate them. Now my problems have decreased and I have income and we have moved out of my in-laws’ house.”*

## 6. Empowerment in the Community

The *Markets for Afghan Artisans* programme encourages new micro-entrepreneurs to begin marketing to customers close to their homes and within their social networks, and to expand their scope of business as their capacity and mobility increase. Women primarily engage socially with their extended families and neighbours as customers; the study reveals that women were able to transform their social standing within these networks by:

- overcoming isolation and gaining visibility
- earning respect and admiration
- becoming advisors and role models, and
- addressing community social license to work.

Each of these is discussed in the sections below.

### 6.1 Overcoming Isolation and Gaining Visibility

Women’s narratives suggest that many felt isolated in their homes, unaware of their surroundings and the outside world, before engaging in paid work. Many were not permitted to visit female friends and family members at will; some shared that they felt overlooked on the social circuit. Sippi Azarbaijani Mogghadam notes in her analysis that social occasions require new clothes, gifts and transport costs, and therefore women from low income families who cannot contribute to household income are discouraged from socializing. In addition, family and neighbours will avoid visiting households who are known to have restricted financial circumstances so as not to burden them with additional costs; at the same time, low income women may not be invited out because they cannot reciprocate with hospitality.

In their interviews, twenty-eight percent of women reported that they enjoyed more visits and more invitations since they started working, signalling that their work may have created a buzz of interest and/or greater social prominence. Farzana from Herat (27) shares her story:

*“Before I started earning income I didn’t go anywhere because I didn’t have money and no one invited us to their house, but now I can go to my relatives’ house and most invite me to their houses. Since I have opened a sewing workshop, my neighbours know me and I have a good position among them.”*

Women draw on their social networks for customers. Business interactions give women a chance to strengthen their relationships and with every new referral their social network expands. In addition, participating in programme events and trainings, including visiting community business centres (also called the manbeh), gives women a chance to meet others and expand their social networks.

## **6.2 Earning Respect and Admiration**

Women report having a greater understanding of how to comport themselves in the community, and share that they have earned the admiration of their neighbours. Thirty-five year old Majhoba from Herat says:

*“My family members always thank me and appreciate and respect me, not just for money. Since I have started to work with Zardozi and received trainings my understanding has increased and my attitude changed—now I understand how to behave with family and community so that they respect me.”*

## **6.3 Becoming Advisors and Role Models**

Fashion is highly valued in Afghan culture and particularly among women, with fashionableness an important signifier of status. Women related that business transactions within their social networks, such as sewing dresses for extended family members and neighbours, had also made them focal points for advice on fashion. Sixty-six percent of women said they were consulted by relatives and neighbours when they wanted to make or purchase a dress. The admiration and encouragement they receive boosts their confidence and motivation.

More broadly, several women shared that their neighbours had begun to share their personal issues with them, while others shared that they were now consulted on marriage arrangements. This suggests that women in business may become important advisors and role models to their peers and may also lend money. Anita, a thirty-eight year old from Mazar, shared: “I help with my poor and needy neighbours and relatives since I have started to work.”

Zardozi has introduced a periodic success celebration<sup>4</sup> among women to strengthen their identity as role models to others. As reflected by Raihana, aged 30 from Kabul, the

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<sup>4</sup> Zardozi developed and pioneered regular community level celebrations of ‘successful’ women. In general this means women with the highest income or the greatest number of employees or who have overcome the greatest odds. The celebration is a simple ceremony of speeches and gifts; with aim of encouraging

celebration is a powerful means of demonstrating the possibilities for women within their families and building acceptance for their business activities within their communities. She shares:

*“Since I have started to work my family members—and especially my husband—appreciate my efforts and my achievements. He always admires me in front of my in-laws and he says ‘my wife is perfect, she is educated and can help our children in their lessons and also can sew our clothes so we don’t need a tailor.’ He is eager to take me out for picnics and when I became [Zardozi’s] successful woman of the year, he bought me a gold ring.”*

#### 6.4 Addressing Community Social License to Work

Though the question was not directly posed, a small number of women in the study shared that jealousy among relatives and gossip about her activities in the community were barriers. In starting up a business and requesting more mobility, women had to address their male family members’ concern about speculation, gossip and potential damage to their reputation. The interviews reveal that the vast majority of women were successful in earning the trust of their family members, with the financial benefit of earning additional income outweighing the social risk associated with gossip. As Qamar Gul from Kabul (40) shares:

*Before I started to work, there was restriction to go out because my husband did not have full trust in me and was always listening to our relatives’ gossip. But now, he has full trust and believes in me and he doesn’t care about the gossip...now, when I go out to the manbeh, my husband takes care of our children.”*

Zardozi’s Gender and Rights Training Impact Study (October 2016) explores this issue in greater detail. Like Qamar Gul, women emphasize the importance of gaining the trust of their immediate family members and tuning out or ignoring the gossip of others.

## Conclusions

This study demonstrates that the *Markets for Afghan Artisans* programme has created a tremendous empowerment opportunity for women. The vast majority of women participating in this study experienced significant empowerment within their family, and many expressed that they had also gained standing within their wider community of relatives and neighbours.

The process of empowerment began with women developing a greater appreciation of their own worth through applying themselves to learning new skills and observing their own success. They learned how to speak and comport themselves to command greater respect from their families and within their social networks. For many, practical support, encouragement and admiration from their families fuelled a positive cycle of reinforcement to their newfound courage and confidence. There seemed a promising link between engaging in microbusiness and broader family support for women’s continued education. Even those women without supportive families were able to find

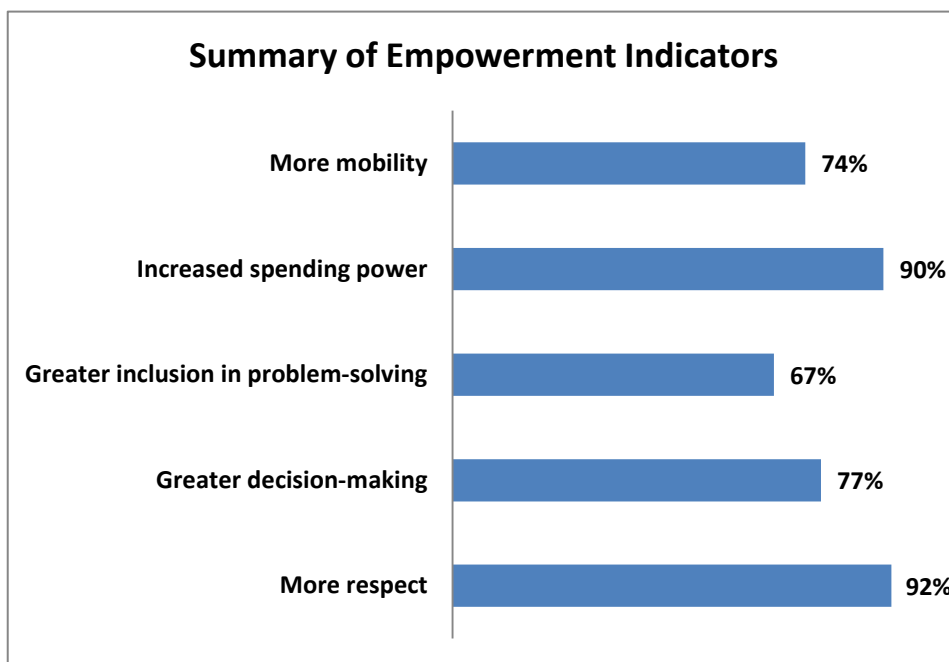
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other women and girls to develop aspirations and self-confidence, and to educate men to perceive and accept women’s increased economic contribution and agency.

through their work a newfound dignity and self-reliance, and more distance from damaging family dynamics.

Women expressed satisfaction with being able to help with household expenses and loan money to their husbands, and pleasure to be able to purchase gifts for their children and loved ones. No less, they channelled money towards their own needs and desires – for the clothing and jewelry that enabled them to socialize with their peers with dignity and grace and (in the case of gold) served as savings to draw on in future. A majority experienced greater freedom of mobility and greater ability to shop and socialize according to their choice. The chart below summarizes the major empowerment indicators covered in this study:

**Figure 6: Summary of Key Empowerment Findings**



The most fortunate women in the study have experienced a transformation in their family role and relationships. Their work has ushered in new patterns that reflect greater mutuality, reciprocity and partnership among family members.

To conclude, in her analysis of the study results, Sippi Azarbaijani-Moghaddam provided important context for the significance of income earning to women’s status:

“[Women] can join in financial discussions, decision-making and spending simply because they are earning. Their opinions hold value. They are suddenly admitted into the ‘knowing’ circle who understand the cost of things, can be trusted to negotiate well and can therefore be allowed to shop alone. Since money is considered the lifeblood of daily existence, these women are accepted by the family as suddenly knowing about life. In a socio-economic landscape dominated by thoughts, conversations and activities related to earning, spending, having and not having money, when a woman starts earning she suddenly becomes visible and viable in that landscape.”

## Recommendations

### 1. Share the results of this study with programme participants

With consideration for the anonymity of the respondents (see Annex 2 for a list of women quoted in this report), consider finding creative ways to share the themes and empowerment steps emerging from this research with all participants of the programme. This might take the form of regional family empowerment or work/life balance conferences or training workshops. If possible, ask leading respondents in the study to form a panel and share their stories with their peers and take questions and advice on how they might approach similar challenges in their own homes.

### 2. Create regional peer mentorship systems

Assess the interest of women that have developed supportive family systems in becoming designated mentors in their local areas (see Annex 2 for a list of women quoted in this report). These women might participate in the training and orientation of new members to discuss issues of family acceptance and family support (e.g. equitable participation in housework and childcare, which may be a factor in women's desire to take breaks from their work – further research needed), and be on hand to advise their peers who are encountering family challenges, and speak at trainings and events.

### 3. Involve family members in family-based social and learning opportunities

Consider engaging men who have been leaders in moving towards a partnership approach in their families to attend events for the family members of programme participants. These might be social events, like a community celebration or tea and cake event, where couples can speak about the benefits of the programme and the microbusiness to their family and how their family has organized to support it. Programme participants can be consulted for topics of interest and ways to bring people together to share and learn from each other.

### 4. Structure future empowerment research to assess equality measures

This study assessed how women are moving forward in their families and communities in terms of their practical gains and their greater social and emotional well-being. The study did not address gender equality or gauge women's awareness or analysis of their situation, what Sara Hlupekile Longwe<sup>5</sup> (2002) terms *conscientisation*: understanding the underlying causes of women's relative lack of authority, status, access to resources and welfare (compared to men) and the identification of strategies for action. This framework would be particularly useful in training and mobilization around women's rights.

### 5. Focus future empowerment research on Nisfe Jahan and the market

Women's interactions within the marketplace and with association development activities offer opportunities to build new skills and pose new challenges. It would serve the programme well to understand the dimensions of an empowerment pathway in each of these areas.

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<sup>5</sup> Hlupekile Longwe, Sara. [Spectacles for Seeing Gender in Project Evaluation](#). 2002.

## Annex 1: Questionnaire

1. Do you feel that your family and your community respect you?  
Has this changed since you started to earn your own income?
2. Do your family members ever show you that they appreciate your efforts?  
How do they show this?  
Did they show this or other appreciation before you started earning income – give examples
3. Do your family members (including husband, mother-in-law, and sister-in-law) help you with your own work, for example who takes care of your children when your workload is too much or when you go out for work?  
What was the situation before you started earning an income – give examples?
4. Is there habit of consultation and exchanging the opinion between your family members? If yes, how much do they listen to your opinion? Give examples.  
How much do you have influence or are involved in own and household decisions?  
Does your husband listen to you and how much attention does he pay when you are talking?  
If your husband or others family members wants to take wrong decision can you persuade them to stop doing it?  
Who is the decision maker of your house?  
Are you brave enough to argue or give opinion in your family? Are you able to?  
What was the situation before you started earning an income – for example were you able to disagree with your husband in the past and how did he respond to your point of view?
5. How much do you have restriction of purchasing, for example do you buy the things you need for yourself or do your family members arrange for you? Give examples.  
What was the situation before you started earning an income – give examples?
6. How much restriction is there on you leaving the house, for example, do you have to get permission to go out for work or for purchasing? Can you participate in weddings, celebration and events whenever you want?  
What was the situation before you started earning an income – give examples?
7. How do your family members trust and believe in your abilities and yourself, for example, do your family members (including husband, mother-in-law, and sister-in-law) accept your mistakes if you have messed up? What is your family members' behavior when you make a mistake?  
What was the situation before you started earning an income – give examples?
8. Do your family members demean or criticize you in public? Does your husband say bad things about you to his family or your family members? Give examples.  
What was the situation before you started earning an income – give examples?
9. Do your family members share their personal problems with you? Give examples.  
What was the situation before you started earning an income – give examples?
10. Do your family members encourage you to be better than you are? Give examples.  
What was the situation before you started earning an income – give examples?
11. Do your family members show compassion when you need it? Give examples.  
What was the situation before you started earning an income – give examples?

## Annex 2: List of Respondents Quoted in the Study

### Kabul Regional Office

Name	ID No.	Region	Age	Pages	Topics
Abdul Wajid, son of Raihana	K0528	Kabul	12	13	Mother's purchasing
Boshra, daughter of Fahima	K0551	Kabul	13	15	Education
Hajira	K0558	Kabul	22	14	Courage to be mobile
Mohadisa	K0649	Kabul	20	8, 16	Housework instead of schoolwork for girls, family support
Qamar Gul	K0337	Kabul	40	19	Family trust and gossip
Raihana	K0528	Kabul	30	15, 18	Family support, family admiration
Zahra	K0648	Kabul	26	10	In-kind work for family and gifts

### Jalalabad Regional Office

Name	ID No.	Region	Age	Pages	Topics
Madina	JO526	Jalalabad	20	9	Realizing her abilities
Nafas Gul	JO538	Jalalabad	42	17	Less fear of husband
Qandi Gul	JO500	Jalalabad	18	10	Visibility in the family and participation in decision making
Zobaida	JO538	Jalalabad	45	12, 14	Intergenerational role-modeling

### Mazar Regional Office

Name	ID No.	Region	Age	Pages	Topics
Anita	M1536	Mazar	38	16, 18	Financial independence, charity for others
Ezat	M0643	Mazar	36	5, 12	Family abuse/admiration, inclusion in family discussions
Fatima	M0523	Mazar	32	12	Decision making
Roya	M1536	Mazar	36	13	Business investment
Salima	M638	Mazar	32	16	Family partnership
Skina	M1509	Mazar	21	9	Respect from husband



## Herat Regional Office

Name	ID No.	Region	Age	Pages	Topics
Amina	H0436	Herat	32	17	Less abuse
Fariha	H0249	Herat	22	17	Less criticism
Farzana	H0310	Herat	37	6	Family acceptance, gifts
Farzana	H0766	Herat	27	18	Distance from abuse, more social invitations
Habiba	H0210	Herat	18	9, 15, 16	Respect from family, right of women to speak, family support for business
Madina	H0344	Herat	20	11	Trust in her own opinions
Mahjoba	H0392	Herat	35	6, 10, 14, 18	Selling gold for business investment; right of women to speak; permission to be mobile
Nasrin	H0238	Herat	33	5	Self confidence
Zia Gul	H0764	Herat	31	5	Trusting in self