



Zardozi client buying raw materials for her tailoring project from a local shop

Afghan women daily struggles

“Women are supposed to make less money than men.” said her brother. “The best women have to sit at home and cook.” a grumbling voice of her father raised from the corner of the room. What will come to your mind when you hear these statements? Will they upset, infuriate or make you fight against them ?

Women are always justified as the beneficiaries of the Afghan economy not as the contributors, because according to some men they do not earn, whereas, the fact is that women earn, but they are not the holders of their earnings. Women are still underrepresented in the economy of the country although the government is improving their education, political participation and economic empowerment. To further increase women empowerment and to break the ceilings Zardozi do not sit silent and knocks at every women’s door not only to provide business skills and to motivate them become an earner but also build their self-confidence to be the owner and managers of their incomes.

During its work and close observation of clients, Zardozi has witnessed many women find the freedom to decide for themselves rather than men deciding what is best for them which is most often against the interest and content of the women. In most parts of our societies we see frequent gender differences: Men are believed to be the breadwinners while women always come second – expected to lower their voices and be submissive. Therefore, when women rely on men’s incomes there always lies the possibility of men enforcing their will on women which makes them vulnerable to any kind of violence. That is why, Zardozi aims to grant women the ownership of their choices through building them financially strong. As soon as the woman can support herself economically, she will not have to suffer to stay with a man who compromises her freedoms.

Zardozi  
A Door of  
Opportunities



May-July 2017

LETTER TO READERS

Zardozi’s First Afghan Executive Director’s Vision



I am pleased to be selected as the Executive Director for Zardozi – Markets for Afghan Artisans.

Zardozi has been working for the last two decades for Afghan women's

economic empowerment. Zardozi is an organization that does the actual work with Afghan women to improve their socioeconomic life. Thousands of women in Afghanistan have benefitted from our programs. In 2016, Zardozi underwent a change in management as our visionary leader, Dr. Kerry Jane Wilson stepped down, and in 2017 Zardozi is undergoing a transformation that has always been a part of Dr. Wilson's dream, which is to develop Afghan leaders to take Zardozi into our next phase of development. I am privileged to step into the position of Executive Director in this next for Zardozi.

Today, Zardozi serves around 6,000 Afghan women. As the Executive Director for Zardozi, my vision is to continue to improve our services so that the women in our programs are able to build up their businesses and become self-reliant and economically empowered.

As Executive Director I will be working towards creating long term sustainability in Zardozi's activities, working closely with our partner, Nisfe Jahan and our "Kadars" who represent the client ensuring that Manbeh provides appropriate and effective services to clients. Their success will be the culmination of two decades of work from Zardozi. As we empower our communities of Afghan women entrepreneurs we will help them find the confidence to learn, build their businesses, and change their circumstances.

It is my commitment that our work reaches deep into the villages of Afghanistan and to the women who are the most despondent.

## The Seven Women Farmers with Entrepreneurial Brains

There is a saying in farming country. "Don't ever bet against farmers." Zardozi has always tried to grab the attention of women into new sectors of business and this time its farming. Zardozi assists seven women to generate income through farming and gardening in their houses. Farming is a combination of good brain and hard work which Zardozi believes these women have and can. These seven women are residents of Mazar-e-Sharif who plant spinach, potatoes, eggplants, okra, strawberries, tomatoes, garlic, paper and saffron at its season.

Humaira says, "I grow different kinds of vegetables which are not only providing me and my family with fresh and nutritious food but I also generate income for living. My vegetables have a very good demand in the neighbourhood and the market because they are fresh and organic." She adds that although, she is teaching her son the basic farming and marketing skills because he helps her sell them outside which saves her from daily outside challenges of society, she is also able now to send him to school with the money that she earns through her own farming.

These women are trained to concentrate on raising good crop, finding new markets, and managing their costs and incomes. The monthly incomes of each client ranges from 1000 to 5000 AFN based on how much they cultivate and sell. This amount of money may not be sufficient in today's worldly needs but the women are happy about the fact that Zardozi is supporting them in proving that women are capable of anything. These women are raising from rural areas who are defeating the wrong mind-sets and stereotypes which has locked them inside four walls.



**Humaira's harvest is ready to be sold**

Eyes filled with hope and gratefulness from Zardozi, Gul Froz said, "God says I have created humans and placed them on earth so that they can profit and benefit from it. Zardozi came with great opportunities and I didn't make it late to financially stabilize myself to live a better life through farming."

These women are an inspiration for their neighbors. When Shaima was asked about whether she is happy about her activity, she expressed that it is much better than begging on streets or being fully dependent on your husband who can also beat you and violate your rights if you are powerless. She said, if women want to put a full stop to violence they have to financially build themselves because a woman's weakness gives most men the power to suppress them.



## Zari's Chickens Bringing Home Money



**Zari collecting her chicken's eggs for selling**

Historically, jobs and activities are divided gender base in Afghanistan. People believe there are certain activities that are only men's jobs in which women should not step in. However, there is only one job dedicated to women which men has nothing to do with: that is dealing with home chores and taking care of the kids. Nonetheless, this trend is outdated. Nowadays things are changing and Afghan women are taking over all the jobs. They are abolishing gender biases in the market starting with Zardozi's bright client, Zari.

Zari is living in Tukhta village of Mazar-e-Sharif. She has a big family of 9 children, 5 daughters and 4 sons. Her husband is a worker who was the only bread winner before he and his wife had known Zardozi.

Zari had joined Zardozi and Nisfe Jahan four years ago. As a starter she began her business by tailoring and machine embroidery. As soon as she saw success in her business, Zari decided to search for other ways of self-sustainability and standing shoulder to shoulder with her husband.

Zari was inspired by other clients of Zardozi who had expanded their businesses and were having hundreds of employees under their control and management. She could see the competence to take her business to upper levels. Therefore, she asked Zardozi for another loan to start a poultry business. The loan benefited her a lot as she also sold her poultries with which she purchased 600 more chicken. By making a farm, her business ran well and her income increased time by time. Zari bought a car with her profits to put her son into work as well.

Zari's husband loves her and showed happiness for her. He said, "I had to earn alone for feeding my big family and my wages were also less but since Zardozi came into our lives, Zari jan helps me with covering home expenses. My burdens of home responsibility have decreased. That is why, we are a happy family now."

Zari efforts and business mind did not stop there. After sharing her ideas with Zardozi she opened a bakery in her village for which she asked for new loan of about 35,000 AFS to purchase bakery materials from whole sales markets. She earned 40,000 AFS profit in two months. When it comes to business, Zari is a capable and intelligent woman. She further expanded her work to buy a cow for selling its dairy in the bakery as well.

### The Findings:

New studies and research done by Christin Munsch, an associate professor of sociology at the University of Connecticut show that men as the sole breadwinner suffer from poor mental and physical health, therefore they prefer sharing the financial burden with their spouses which they believe brings long-term benefits of well-being and strong relationship.

According to the studies, men have been given the belief that they are obliged, by custom or tradition, to maintain a breadwinning status which can be a crushing burden.

Similarly as women are target of gender biases, men are also endangered with the gendered expectations. Therefore, we at Zardozi not only aim to increase women's participation in Afghan economy but also educate and work closely with men to build an understanding of working together with women. In this case neither of them would have to suffer from the implied social responsibilities.

## Nisfe Jahan's Exhibitions - Promoting Women Businesses

Exhibitions provide a tremendous cooperative marketing platform. Zardozi and its clients have realized exhibitions' power where the clients can learn marketing skills on how to connect to and attract more customers; expand their businesses; market and present their products; generate more income; create large networks by meeting new potential buyers and to expose women to participate in a competitive marketplace environment. Nisfe Jahan with collaboration of Zardozi is creating exhibitions and shows since seven years once a month in all the coverage areas of Zardozi.

This time, in May and August 2017, Nisfe Jahan a grass roots membership-based association established by Zardozi facilitated two exhibitions in two different provinces of Afghanistan.

### Jalalabad

Jalalabad Regional Office of Zardozi, after many challenges and four months of wait to convince clients and maintain their security arranged an exhibition in a public park of Jalalabad where ten of Zardozi clients had cooked different dishes such as spaghetti, rice, sandwiches, Shornokhod, boiled corns and deserts at home to sell them to the women visitors at park.

The public park in Jalalabad opens up for women every Wednesday. The park has a green area where shops are outside the place and women have to bring cooked meals and tea from home. A women visitor at the park said, "The Park was not very much crowded before but as soon as these women have started bringing and selling clean and healthy food, the number of visitors has increased every Wednesday." The number increase was also due to some of Zardozi clients providing Heena services while women choosing from Heena design books brought by Sayira and Asma, two of the clients.

This exhibition is a start of new business for its clients. Now the clients go to the park every Wednesday and each of the participating women in park business are able to make more than 1,000 AFN in few hours.

Many other women discovered Zardozi through its current clients providing them the idea of starting businesses as well. Farida, came to the park as a visitor one week and the next week she was with her bowls, spoons and pots selling delicious spicy Biryani to women in the park. She was happy when the customers were enjoying and pouring over her rice. Farida said, "I am very thankful to Zardozi and Nisfe Jahan for arranging these opportunities and helping us to come out of our boundaries where we can take pride in our work and see the ability to earn for ourselves and support our children go to schools and seek an education we were deprived of."



**Businesswomen crowded with customers in Herat exhibition**

### Herat

Unlike Jalalabad exhibition, in Herat a bunch of Herati businesswomen showcased their products such as clothes, shoes, beauty products, jewelries and other goods. The two days exhibition attracted more than 3000 visitors. The overall income of the participants was 94,000 AFN and the clients were able to establish connections with handicraft dealers, other business owners and suppliers from whom they received many orders.

Najma who had made a profit of 16,450 AFS on this day expressed her utmost happiness and said that while people earn this amount of money in a month, she earned it in just two days. She demanded such exhibitions to be held more in order to create more opportunities for clients to expand their businesses and promote their products.

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The exhibit in Herat was an indicator of a gradual occurrence and change of mindsets as the men visitors and businessmen were more supportive of women earning their own income. Moreover, it is miraculous to see that the clients' husbands and male family members were comfortable for women to come out of their homes and showcase their materials in bazar.

"Joining Zardozi is choosing a life full of comfort, happiness and the feeling of a life worth living." Said Marzia, one of the exhibit beneficiary.



**Marzia, from Herat is sitting impatiently for her customers to buy her hand-made materials.**

## Women for Women International Grant for Zardozi

Zardozi Markets for Afghan Artisans is grateful for the contribution done by Women for Women International, a non-profit organization who made a great amount of contribution to enhance Afghan women capacities and skills.

The grant which was signed from November 1, 2016 to December 31, 2017, has massively helped women to complete their needs and become successful businesswomen. The grant serves the purpose of providing business trainings including introduction to business, quality assurance, pricing and record keeping, branding, order management, business plan and designing.

The clients of Zardozi appreciates WFWI fund without which they believe this mission was incomplete.

Zardozi is looking forward a flourishing partnership with Women for Women International in the future as well in order to help women empower and become financially independent.

## 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 Nisfe Jahan 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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