



Zardozi Year Ender Stories

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In the photo, Zardozi Kadar instruct clients to sign while doing their savings

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Women's First Savings Groups in Mazar-e-Sharif

Afghan women in rural Afghanistan are gradually rising as the breadwinners of their families as they pay for their children's education and facilitate modest living conditions.

Most of the women, who are clients of Zardozi, are currently having established small businesses through which they support their families and stand beside their husbands.

In many cases, Zardozi provides seed money or equipment from its loan budget for these businesses. The women pay back without giving interest which also preserves the Islamic values that forbids interest.

Recently, Zardozi learned about new ways of assisting women to set up small enterprises. With support of Zardozi, Mazar-e-Sharif women started Savings Groups at the Community Business Centers/Manbehs where each woman saves a small amount of money every week.

The Saving Groups are founded to enhance self-reliability and a sense of responsibility among women. Zardozi was inspired by the Savings Groups idea when the team visited PEKKA's (woman-headed households empowerment program) savings groups in Indonesia.

Therefore, several groups of women in 30 Manbehs followed this model and started Saving Groups in August 2019. With the help of Operation Mercy, each group that consists of 25 women was guided by trained Kadars and staff members.

In contrary to Zardozi's loan budget that is arranged by the donor, women in saving groups save more than 10-50 AFS in a safe box in the Manbeh, every week. This money is thereafter collected and used as loans to maintain, establish, or expand small businesses by the women.

Ms. Nasreen Sahibzada, Zardozi's regional manager in Mazar-e-sharif says that the savings does not only facilitate the establishment of businesses by women, but some women in the group have also used their savings for their personal needs such as paying their children's tuition fees or facilitating a workshop for themselves in Manbeh.

"For the start of an initiative like this, we have made a good progress. We plan to raise 100,000 AFS in the next year and slowly increase the amount based on capability of women," says Nasreen Sahibzada.

The Savings program has had many advantages for both women and Zardozi. For example, it has increased women's attendance by 50% in the Manbeh since their money is invested here. Also, women are able to instantly and without going through long processes take loans from their savings.

Ms. Monira who is client of Khorasn Manbeh and member of the savings group says that she needed money urgently to start her business before winter. Monira took loan within 2 days and bought a popcorn machine for her husband. "I didn't expect that I will get the loan this quickly. Now my husband brings 400 AFS every day which enabled us to buy warm clothes and heater for our home."

Ms. Masooma from Zarat Manbeh says, "The savings program have helped me save the money which I would spend each day on buying unnecessary things. Now all that money is saved in a better place and I can do something big with it in future."

Zardozi is planning to establish many of these groups in all of its regions so that if the international funding stops, women will have the motivation and self-sufficiency to continue and sustain their businesses.

Noor Jan Makes Organic Soap to Support her Family



Noor Jan talks to her customer while making soap at her backyard

Like many Afghans in Iran, Noor Jan from Herat came back to Afghanistan because the living conditions were bad for Afghans. Upon return, Noor Jan and her mother worked at people's houses as servants for little money.

Due to financial problems, Noor Jan's father gave her in marriage to her cousin for money. Although, Noor Jan's new family was relatively well-nurtured, she was beaten and cussed for coming from a poor family who didn't give her gold and house as wedding gift – a tradition that long lives in Afghanistan.

"My in-laws used me like a servant. They even didn't allow me to meet my mother and sisters. I felt helpless and depressed," Noor Jan expressed in her words.

Noor Jan says that one benefit she had was that she was educated enough to start teaching and keep her new family happy with the money she brought. For a while, this earned her a little respect and place in her family's heart.

Unfortunately, Noor Jan could not stay longer in her position as well because the schools started hiring teachers with bachelor's degrees which left her with no job and hope.

In 2014, when Zardozi registered her as client and trained her in tailoring, Noor Jan found the confidence to do something that could earn her more money than she could make through teaching or sewing.

Zardozi trainers encouraged Noor Jan to learn about soap making since its health benefits had developed a good market.

Together with four more women, she participated in a program facilitated by Ministry of Rural Rehabilitation and Development for women. In there, she learned how to make soap and produce it to the market. After some years of success, she opened her private mini factory where she also produced natural almond oil for strong hair. "People are happy from my products. Many of my costumers are youngsters who buy these organic soaps for a clear skin," Noor jan said.

"At first my husband did not allow me to participate in any programs but when I told him that there are no men in my workplace, he not only gave me permission, but he also brought me natural almond oil which is filtered in my workshop and sold in shops and exhibitions," appended Noor Jan.

She added that she feels very proud when her husband calls her an artist and involves her in making all kinds of decisions. Currently, Noor Jan is the leader of her home and is no longer vulnerable to violence by her in-laws.



In the image are a few samples from Noor Jan's soap called, "Sahil" and the natural oil she makes

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 Nisf-e-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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