



Overcoming The Boundaries

October, 2020

Adila Training Tailoring to Women In her Workshop

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Zardozi donates clothing to patients in the Afghan Red Crescent Society

October 10, 2020, was a special day for our organization since it was the day, we met representatives of the Afghan Red Crescent Society (IFRC) after several months of waiting for activities resume.

Our activist community leader MsKefayat along with our staff met Dr. Mirwais Akram the acting president of the Afghan Red Crescent Society in the IFRC office and discussed how Zardozi can support IFRC's beneficiaries. "We appreciate your working with us and supports of our patients in any way possible," said Dr. Akram

In the month of October, 160 pieces of female clothing were made by our clients as part of tailoring-training classes held in Kabul. Zardozi encourages the trainers and clients to not waste cloths during tailoring instead to make beautiful garments to be donated to those who are too poor to buy their own clothes. Our trainees are not only happy to avoid wasting cloths but also they are pleased as they could take part in a humanitarian activity. "I could hear comments from some of our clients who mostly have a poor economic background expressing how they are happy to donate clothing. They say that due to our financial difficulties we are not able to financially help others, but when we take part in sewing these clothes it gives us a pleasant feeling and our regrets turn to happiness" said Mrs. Karima the vocational trainer about some of her trainees.

140 pieces of clothing were donated to those patients who suffer from mental illness and live in the mental hospital of IFRC. IFRC picks up these patients who are homeless and living on the streets and provides them with therapy and caring services until they can be either healed or at least kept in a proper place.

At the handover ceremony, IFRC rewarded their female cleaners working in the mental hospital by giving them new clothes as well. Dr. Akram appreciated their patience and hard work in the high- pressure situation in the mental hospital.

Most of the patients in the hospital have to begin a new life after being cured and of course, they need supports. In this case, IFRC conducts some sort of technical training classes for their outpatients to build their capacity to independently earn for a way to live when they leave the hospital. Female patients show more interest in tailoring and embroidery, Dr. Akram asked Zardozi for their cooperation in holding training classes for those patients.

Staff and activists were impressed and appreciated that IFRC can rescue and rehabilitate mental patients and to give them back their lives.



Our Staff presenting clothes to patients and maids in IFRC

Zardozi's Microfinance Support

Business people often take loan for different purposes such as to increase working capital, invest in equipment, maintain business operation, and many other business purposes. A loan like many other decisions in business can be seen by the business owner as either risky or advantageous. If the loan is productive it certainly increases the values but when it is not it will become a cost to the business.

Zardozi started granting business loans to clients in the year 2011 since that time our clients in four regions have benefitted from different types of loans. Women use cash loans, loans in kind, and mixed loans to develop their business or purchase equipment and supplies. Women who recently join Zardozi would be granted a business startup loan after completion of three months of membership and business training classes. When their application for a loan is approved by our loan committee and the loan is issued to them, they must repay their loans in installments within five or ten months based on the size of their loans. Around AFN 7,228,000 as cash loans were issued to the clients in four regions during the last year.

It is very pleasing to know that our clients are satisfied with our loan policies and procedures as Zardozi is always committed to set policies that occur most comfortable for the clients.

Based on a quarterly feedback survey that we conducted in March 2020 we found that 91% of borrowers are satisfied with the loan reimbursement policy and procedures, and 94% of them were satisfied with the Loan application and approval process.

“What I like about the loans Zardozi provides is that the payment process is flexible as we have never faced issues in clearing them. All the procedure is well designed to meet our business status. I think we are so fortune being benefited from this type of loans” said Dordana Zardozi’s senior client.

Zardozi does not charge interest on the loans it provides. The objective is to just facilitate the access of women to microfinance supports needed for their business development, hence, our clients are required to pay an amount of AFN 50 for administrative costs incurring in the processing of the loans.



A loan Committee meeting in Zardozi’s community business center in Herat province

Adila achieved the dream of having her own tailoring workshop

“When we are in the position of teaching others, we eventually realize our shortcomings and the points in which we lack the expertise that need more practice. I found this reality while I was teaching others how to sew and stitch. We learn more when we teach” Said Adila.

It has been 10 years that Mrs. Adila started tailoring and when she decided to start tailoring she never has thought that one day she would be in the place where she is now. Adila used to go to her neighbor's house where all were professional tailors and she was just permitted to watch them working until she could pay the tuition fees and learn basics. After several months Adila learned basic skills but she wanted to learn a little more professional things because she felt she had more aptitude to become professional than what tailors were thinking of her.

The only missing thing was the money to pay the fee for advanced tailoring this appeared like a wall between her dream and her poor financial status.



Opening Ceremony of Adila's workshop

One morning when she woke up she felt motivated it was like a voice in her head was encouraging her to go and talk to the tailors but at the same time, she could hear another voice telling her “no... this is not the way you go because you don't have enough money and you are not brave enough to talk to the tailors” finally she decided to gather her courage and try to convince the tailors to accept the reduced fee that she was able to afford.

“It was early morning in winter that I run to a neighboring house. Everybody was shocked and said that I was looking totally different. I don't know what the reason was but everyone including me could realize how motivated and courageous I became” said Adila. She described that memorable day by telling us what she could remember.

“I remembered a lady came to order a garment just the day before and after giving her size to the tailors she left, as it was almost evening so the tailors left the cloth away to sew it next day.

When I entered their home I saw the cloth and without talking any words I started working on that. I could remember that I cut the cloth very nicely as all were praising me and clapping for the nice work I did.” Adila shared.

That day onwards tailors decided to teach her advance tailoring and from that day not only Adila was changed but also her trainers changed as they were impressed by her courage and efforts. When she became a professional tailor she was very keen to teach other interested women tailoring and help them to become professional ones, but lack of funds has pulled her back from her dream as she was not able to save enough money for opening a workshop. Since the year 2018 that Adila joined Zardozi she benefited not only from business development trainings but also she could take a loan. Finally, she managed to establish her workshop where now she can provide tailoring training courses.

She is now 40 years old living in Mazar-e- sharif and is the mother of 6 children, four young daughters, and two sons. More than 8 women are working along with her in the workshop, and she earns an average income of AFN 15000 in a month. She enjoys working as a trainer and teaching other women tailoring in her workshop.

“I thank Zardozi for supporting women in business” were Adila's parting words.

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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