



In 2016, Afghan President Ashraf Ghani awarded Dr Kerry Jane Wilson the Malalai medal, the highest civilian honour, for her work with Afghan women.

Zardozi Newsletter



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LETTER TO READERS

Beyond Entrepreneurship: Creating Opportunities for Women

In Afghanistan today there is a significant emphasis on women's economic empowerment (WEE) with a plethora of projects aiming to integrate women into markets. There are, however, some basic shortcomings in the way many of these projects are designed. For example, WEE projects often seem to have a lack of clarity regarding which women are the target recipients.

There is an emphasis on entrepreneurial women without any clear idea as to who they are. Zardozi research indicates that most poor women do not understand the concept of personal ambition. The reality is that currently a generation of middle aged and younger women are uneducated, living in poverty and have very little experience of the world outside the four walls of their home which undermines children's education, family health and contributes to family tensions and women's vulnerability.

Zardozi also found that around 20% of the urban female population living in poverty are sufficiently bold and dynamic or sufficiently desperate to be ready to challenge social and gender norms and start a micro business. This percentage, of course, varies widely depending on ethnicity, family and local culture. The majority of these women however are not entrepreneurial, and that they are almost always eager to exchange business for the relative security of a wage-earning position if offered the chance.

And so, it is necessary to find strategies that are aimed at a larger percentage of 'ordinary' women than what is covered by the category of 'entrepreneurial'.

Apart from this, some projects assume that all women can make a success of a micro business. Projects which form groups of women around issues such as healthcare, or rights and then subsequently introduce business training are assuming that the majority of women are sufficiently bold and motivated to make a success of a micro business which Zardozi has found is not the case. Another issue with regard to WEE in Afghanistan is the underestimation of both the extent and the type of support needed to enable women to successfully identify market opportunities and to maintain that place in the long term. The major stumbling block to successful market engagement for poor women is the lack of suitable market opportunities.

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The year 2016 has truly been an eventful year for Zardozi, both in programme and personal terms. As the year closes, however, Zardozi appears to be on course for a challenging and dynamic future. A major shock for all Zardozi staff and supporters was the kidnapping of

Dr Kerry Jane Wilson from Jalalabad in April. Happily, she was released some months later and is now with her family in Australia. But this event accelerated, in a very painful way, what had been a planned transition of leadership.

In programme terms, in 2016 we worked with Aga Khan Foundation as part of their Support to Women's Economic Empowerment Programme, funded through the UK's Department for International Development (DFID). The results are in line with our expectations, providing a happy conclusion to Zardozi's long-time relationship with DFID, which is adopting new funding modalities likely to lead to new opportunities in 2017. In late 2015, Zardozi submitted a funding application to the Canadian Government for the 'Economic and Social Empowerment for Afghan Women (ESEAW) programme. This year, Canada announced its intention to provide up to CAD \$5.98m, covering a sizeable proportion of costs. The balance funding will be raised from other sources, and the Board has identified potential partners whose ambitions align with our own. The Board and the new Executive Director, once appointed, will pursue these opportunities vigorously, and will extend to Bamiyan and is already expanding to Kapisa as part of a one-year project with Women for Women International.

Since its inception, Zardozi has learned much about the informal economy in Afghanistan, especially in relation to the role of and opportunities for even the poorest women. In looking to the future, we want to explore ways to use our knowledge to benefit even larger numbers of women.

Zardozi is grateful for all the support provided by DFID, especially over this past year, and looks forward to establishing new relationships that enable us to deliver programmes providing sustainable income growth and empowerment for Afghan women.

Dominic d'Angelo

Chair, Board of Directors



Handmade Jewellery by Zardozi Women

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In Afghanistan women have traditionally had a limited role in the market and what role they've had has been largely invisible. It is therefore hard for women wanting to earn an income to identify opportunities as there are no obvious business models to select from. In other parts of the region, women are openly engaging in a multitude of small businesses e.g. selling snacks, working in informal workshops, etc. This means but, in Afghanistan, opportunities have to be developed by agencies trying to expand women's market engagement. Once women have managed to find these opportunities, they need on-going support to address problems which, under different circumstances, could be overcome by talking to other women in the sector. Unfortunately, the type of agencies currently involved in development lack the expertise needed to understand Afghan markets. They also lack the experience and long term engagement needed to create market opportunities.

An additional weakness in current projects is the tendency to offer a single product to women, for example, poultry rearing, tailoring etc. It is Zardozi's experience that women need to have a variety of business options that suit their individual circumstances. Since family objections constitute another obstacle, enabling to start in a sector which minimises the challenge to cultural norms greatly increases the percentage of women able to participate.

Once a market opportunity has been identified, the keys to success are: confidence building, long-term handholding and access to adequate credit. Confidence building should focus on overcoming women's social conditioning and the fear of leaving the house, combined with strengthening belief in their own capacity for independent action. The most cost-effective interventions to build self-confidence involve encouraging women to interact with successful women from similar backgrounds. In addition, almost any kind of training that brings women together and allows them to reflect on their own circumstances and to learn from others in similar circumstances, is effective in boosting self-confidence. In the absence of support, WEE projects need to substitute a form of long-term handholding. If this is not done then the majority of 'ordinary' women have greatly increased risk of failure leaving only those women with better education, unusual opportunity to improve house hold income.

Policy and Strategy: What the next five years for Zardozi will look like

Afghanistan is not a country in which it is possible to make specific plans too far ahead, especially ambitions that go beyond annual incremental steps. Nevertheless, incremental gains are possible.

At the same time, proven techniques such as those developed by Zardozi—in building professional and technical skills, in making market linkages, and in developing a community self-support and networking organisation, are capable of being expanded both in breadth – in terms of provincial presence – and depth – in terms of engaging with different elements in Afghan society to achieve positive change. The question then becomes a simple matter of 'How?'.

There are a number of complementary ways in which Zardozi could proceed over the next five years. This article looks at some options, still at an early stage, and still to be explored in depth and agreed in principle by Zardozi's management.

Zardozi has a proven method that works, from identifying women who want to establish their own businesses, to providing skills and support that enable them to succeed. One way forward would simply be to ensure a continued sustainable effect among Afghan women would be identifying new audiences in new districts and provinces.

To do so, Zardozi will need to engage with existing community bodies, such as Community Development Councils (CDCs) established under the National Solidarity Programme and continued under the new Citizens' Charter, as well as with new models that are emerging, such as clusters of CDCs, bringing them together for knowledge sharing and to achieve economies of scale in infrastructure investment. Zardozi will need to confirm that its model can apply in new circumstances, and identify how new approaches will be supported.

At the moment, Zardozi delivers a complete package: identifying women with an entrepreneurial mind-set, providing professional and business training, hand-holding them through to market engagement, providing continuing support, as well as civic engagement, public awareness, etc.

Many other organisations provide valuable skills training but tend to stop there. Is there room for Zardozi to complete the picture, either by taking women that have been trained in other programmes, providing business training, market introductions and potentially bringing them into Nisfe Jahan membership? Or by providing training to those organisations on how we work and how they can apply what we've learned? Zardozi's learning includes an understanding of how women's lives are affected by legislations, policies and practices in public and private sector. What opportunities exist for Zardozi to contribute to wider, strategic lesson learning, to assist the Afghan Government, civil society or donors?

Evidence-based knowledge is too valuable a resource to waste, especially when it has achieved so much for the women with whom Zardozi has so far worked, and those with whom it could work. How we make use of what we have learned is just one of the challenges we face in looking to the next five years.

Dominic d'Angelo, Chair, Board of Directors

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In conclusion, whilst WEE naturally does include support to women who are innately entrepreneurial, it primarily needs to support the much greater percentage of women who are not entrepreneurial but who nevertheless need an opportunity to improve household income. It also needs to extend its role in terms of creating opportunities and provided continued long-term support to the women they train.



The meetings have provided the members a platform to connect and build of a strong interdependent Community within themselves

How the Nisfe Jahan business meetings are strengthening

With the help of Zardozi, and a strong entrepreneurial drive, 38-year-old Najma was able to set up her own garments shop in Kabul a few months ago. She employs 15 women as homeworkers and has already developed a dedicated clientele. However, she isn't very satisfied with the rate of success, and a little concerned about the future of her little business.

"I borrowed a loan of \$1,200 from my cousin to help pay the shop's rent for the first six months," she shares with her fellow Zardozi members, over a cup of chai, at the Nisfe Jahan office in Kabul. "I don't know if I'll be able to make enough to sustain the shop after," she adds with a hint of worry in her voice. Other members patiently listen to Najma's issues, pausing her only to ask relevant questions and give their suggestions. This is a common sight at Zardozi's community business meetings that are being held with increased frequency at Nisfe Jahan offices.

The women usually come up with the agendas and frequency of the meeting, and members chose to attend those meetings that are relevant to them. However, more often than not, these meetings see a packed room of eager and enterprising women. "These meetings have been extremely useful for our clients in helping them address some of their issues," says Zardozi's Marketing Manager Nahid Sharifi. "Women at these meetings often help each other, share their own experiences, and seek advise from within the community," she explains.

"These meetings allow me to learn from others. I can connect and work with other members, share my problems as well as my experiences," says Najma. Dordana adds in agreement, "It allows us to benefit from the knowledge of others. I may be older and more experienced, but there are plenty of ideas here I've never considered before."

A Zardozi member helps co-ordinate and monitor the meeting. "They decide what to discuss and when to do it; we provide any support that they need," Sharifi shares.

These meeting have become very popular among new and old members, who insist on conducting them more frequently. Women feel comfortable discussing issues with each other than with an organisation. "The meetings have provided the members a platform to connect and build of a strong interdependent community within themselves," Sharifi adds in conclusion.

Meet Saleema - Nisfe Jahan Chairperson

Saleema did not come from a poor family. Even as refugees in Iran, she and her husband - a taxi driver - worked hard and saved a small fortune. "I worked for many years as a sales agent (collecting pieces from home bound women and selling them to shopkeepers) in Iran, and together we saved nearly \$50,000," she shared. In 2004, they returned to Afghanistan and a bad business deal with a relative resulted in the loss of all their savings. "I returned to Afghanistan



with so many desires; I wanted to start a business but our relative stole everything from us," she added.

The 34-year-old mother of four and her husband started again from scratch. Saleema did not let go of her vision of wanting to be a businesswoman. She joined Zardozi in 2011, learned tailoring and business skills. "I started a tailoring shop in my neighbourhood using a borrowed machine. There were days when I couldn't even afford oil to cook food," she said. But after an initial loan of 4,500 AFN, things started to look up. Today, she has capital of 250,000 AFN and several employees.

Not only did her business flourish, but she became a more active member of Zardozi. In 2012, she was elected as the executive committee member for her Community Business Centre. In 2015, she volunteered to be part of Zardozi's Kadar programme. She makes regular visits to regional CBCs and helps out with problems, because she can relate to these women.

"I have been in their position; I know what it feels like to be dependent on someone and struggle to keep carrying on," she shared. She is constantly encouraging the women to do better. "I'm excited to be part of this team. I love helping women solve their problems," she said.

Indeed, the other women at this meeting were quick to respond to Najma's concerns with ideas to help increase her sales. "Why don't you try new designs for different seasons," suggests 47-year-old Dordana, one of Zardozi's oldest clients. She explains how her son helped her look up newer designs on the internet that were hugely popular among her clients. Another client advises Najma to consider managing the shop herself, as opposed to hiring a shopkeeper to do so. "You are the best person to sell your own products. Besides, it will also help you save costs," she reasons. This idea would require Najma to move her home-based workshop into the shop, but she considers it with all seriousness.



Aziza displays clothes made with intricate bead - work and designs

Aziza takes her fashion business further with bead-working

For eighteen-year-old Aziza, dressing up was always a matter of joy. However, as a daughter of a school teacher, in a family of twelve, financial resources were always limited. But even in adversity she fashioned herself the best she could, sometimes stitching her own clothes the way she wanted. "Even as a child, I dreamed of being a successful fashion designer," Aziza shares.

When Zardozi started a *manbeh* (business centre) in her village neighbourhood, Azizi was only 16 years old. The minimum age bar to enroll into a Zardozi programme is 18 years, but Aziza was determined to get herself in. And so she urged the Zardozi members to allow her to be part of the team. "This was my opportunity to realise my dreams. I had to be a part of Zardozi," she explains.

Impressed by her intent and resolve, Aziza was enrolled into the tailoring and business management programme on the condition that she was continue her formal education alongside her skill training.

In less than two years, Aziza, who is currently in the 11th grade, has now established a small workshop in her neighbourhood that employs 10 other women, mostly producing school uniforms and some other garments. All the women who work for her are much older than she is, and yet she continues to remain their source of inspiration and their teacher. "Perhaps my biggest compliment comes from the women who work for me; to watch them grow into confident and financially independent women," shares the young prodigy, exhibiting a wisdom far beyond her age.

But what Aziza dreamed of was to be more than just a tailor. She wanted to be a designer; create outfits that were eye-catching and beautiful. "When I learned about bead-working, I realised this could be my opportunity to expand into creating beautifully designed outfits," she shares.

With the help of Zardozi, Aziza purchased a secondhand machine for bead-working and trained her workers in the task as well. In their workshop, they enhanced brightly coloured fabrics with intricate designs made out of glitter beads in many spectacular patterns.

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At first, she only received a few orders from neighbourhood families to design bridal clothes for weddings and parties. And even with lesser work, Aziza did make more money in bead-working than she did with her regular orders. "This one time, I enhanced the borders and sleeves of a suit I made for a client with bead designs and immediately after I got a substantial order from women asking me to do the same for their clothes," she recalls happily.

But most of all, it gave her the creative freedom to beautify garments and explore fashion ideas that she's had for a long time. "I want to build on this; expand this business and make it my career," shares Aziza, who also hopes to start her own line of fashion clothes someday. She even has a name picked out. "I will call it 'Banoowan' which, in Dari, means for women, as it will not only cater to women customers, but will also only employ women workers," she explains with pride.

Annual Report 2015

We are pleased to launch its annual report for the year 2015, documenting progress and results of our programmes conducted among the entrepreneurial Afghan women from across four provinces in Afghanistan. The report provides insight to Zardozi's work and its impact through a detailed analysis of our monthly reports, key figures, and some pertinent case studies of Zardozi clients. To read the full report, the link to the website <http://zardozi.org/>

About Zardozi

ZARDOZI is a local non-government organisation based in Afghanistan providing business services to women.

It emerged from the DACAAR Sewing Centre Project set up in Peshawar, Pakistan in 1984 to provide skills and employment to some of the millions of refugees who were pouring across the border into Pakistan from Afghanistan during the Soviet occupation.

Zardozi receives donor funding. Over the past three years, Oxfam Novib and DfID have been the primary funders to run programmes in the city centers of Kabul, Jalalabad, Mazar, and Herat.

The programme provides business support services to some of the poorest Afghan women living in urban and semi-urban areas.

Zardozi provides these women with an initial package of a broad range of business trainings together with whatever skills upgrade training is considered necessary.

Zardozi staff then work with the client to develop a product and to find the first orders; the new client is mentored by staff through up to 3 orders and then handed on to the professional association Nisfe Jahan (see website for details on the association).



FOR MORE INFORMATION

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