

Zardozi Quarterly

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Mahtab visiting the main textile market in Mazar

Mahtab Muntazar: a profile

Zardozi's most successful client in Mazar is an unassuming 27-year-old with three children and a husband at university. Indeed, it is Mahtab's achievements in her tailoring business that allowed her husband the freedom to return to his education while she financially supports the family.

Mahtab Muntazar joined Zardozi 1.5 years ago as a home producer, working for another woman. But after one month she had already sourced her own order for *hijabs* that she had designed herself. Now, Mahtab boasts scores of orders per month, employing 180 women to work for her in various capacities to meet the demands of the orders she receives.

"I try very hard," Mahtab says of how she grew her business so quickly. "The first time I received an order, the quantity was small. But I tried to complete that order perfectly and so my orders increased."

Mahtab's business supports her entire family. Her three sons, aged 9, 7, and 5 are all attending school, while her husband finishes his final year of study to become a science teacher. She also supports her husband's parents who are living with them. "My husband is proud of me," she says. "He was able to go to university to complete his education because of my income."

Mahtab guides her workers – all of whom have come to work with her through word of mouth – in terms of what she wants in the order, but she still relies on Zardozi's support if they face problems with the design work. "Zardozi helps me with the tailoring training, and also with the business training. I learned from them how to take orders, how to talk with shopkeepers, making good connections with customers, and also with design and colour matching," she says.

On the day we accompany Mahtab to market, she is the only female visible in Mazar's huge textile warehouse. She goes by a different name

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Anise Haidari

Anise Haidari, 35, was a struggling dressmaker in Mazar-e-Sharif until she discovered Zardozi-or rather, Zardozi discovered her.



Developing the CBC Model

The story of how Zardozi arrived at its Community Business centre support Structure

With shopkeepers, underlining a sense that despite her success, she still works within a culture that demands women protect their privacy. Nevertheless she exudes confidence, dealing with her male counterparts as an equal.

Mahtab aspires to one day open her own shop stocked with her designs. When asked what advice she would give to anyone starting out, she says it is as simple as working hard – and to not expect any return before you have earned it. “Don’t wait for someone to give you money before you do the work,” she says. “Zardozi gave me some guidance but in the end I just worked really hard.”

Community business centres in operation

A group of women sit on the floor watching a Zardozi trainer cut fabric for a dress. Other women leaf through folders heavy with dress designs, searching for inspiration. They chat among themselves, comparing designs and discussing problems they face with their tailoring businesses.

The women are members of the Zardozi Community Business Centre (CBC) in Ali Chopan District, one of 15 such centres that Zardozi runs in Mazar-e-Sharif.

The Ali Chopan centre is open once a week in the home of Aziza, who has been part of the Zardozi programme for the past five years. Having business centres in homes such as Aziza’s makes it easy for women to access advice and technical support as not only is it close to their homes, but there are fewer cultural hurdles involved in visiting a family home instead of an office.

These women are involved in different levels of micro business. The simplest businesses involve women whose mobility is limited by their families so that they are restricted to tailoring clothes for their family and neighbors. With the support of the CBC they can charge a better price and provide a more sophisticated service than on their own. Then there are women who employ other women and sell direct to the market, the next level run production workshops or have their own shop. Production workshops or have their own shop.



Aziza with her daughter at home where the Ali Chopan CBC is held.



Anisa receives instruction from the Zardozi trainers at the Ali Chopan CBC

Ali Chopan group member, Anise, has an ambition to run her own shop. She joined Zardozi after her husband told her he was taking a second wife to try and have a son. Concerned that her teenage daughter would not be financially supported, Anise felt compelled to earn her own living. Her initial attempts at making clothes were for her daughter who then became her best advertisement - her university friends began asking where she shopped, which landed Anise jobs making wedding outfits for an entire family and most recently, 50 women’s coats in five months.

Anise says that when she started travelling outside the home, her husband questioned her intentions but then he was invited to visit Zardozi offices. “He doesn’t question me anymore,” Anise said, as the women around her nod in support. Another CBC across the city in Dehdodi district has only been running for eight months, but already has 21 women using its weekly services. At the Dehdodi CBC, two clients are part of a pilot to introduce other markets to the Zardozi portfolio. Najiba was given a loan by Zardozi nine months ago to buy and raise three sheep.

With a total of 525 clients in Mazar using the services of the 15 CBCs, Zardozi staff says the current focus on new markets such as livestock, food production, shops and beauty parlors is essential.

Anisa Haidari-a profile

Anise Haidari, 35, was a struggling dressmaker in Mazar until she discovered Zardozi – or rather, Zardozi discovered her.

In an “area survey”, Zardozi staff came across Anise trying to sell the clothes she had made herself. But she was having trouble finding her niche since moving from Iran four years ago. “I was already skilled in the art of tailoring – I had started 10 years ago when I was still in Iran. But when I came to Afghanistan, although I tried to work more and learn some new things, I was not familiar with the customs and tastes,” Anise says of her difficulties in making sales.



Anise watches as her apprentices sew the clothes she is teaching them to make.

“I decided to join immediately - I needed someone to guide me,” Anise says. Anise received equipment, along with an eight-day intensive training in the basics of the tailoring, and a range of training courses on market and business. Anise now boasts a team of five home producers (other tailors who work under Anise’s guidance to her clients’ orders) and six apprentices. When Zardozi set up a Community Business Centre model of providing services on weekly basis from people’s homes in the districts, Anise promptly joined. “The Manbeh helps us especially in tailoring clothes that our customers bring to us that they want but we don’t know how to sew or cut. And also with other services such as loans,” Anise says.

She has received such a loan herself to set up a shop outside her home after her success in selling to direct client demand. However, after Anise’s home was broken into while she was at her shop and her teenage daughter was home alone, Anise reconsidered her decision. “Having a shop wasn’t difficult because I had experience from Iran so I’d seen how it works before, but unfortunately I couldn’t continue this because I hadn’t anyone to help me – there were ladies but they were illiterate and couldn’t record things – and I couldn’t stay in shop all the time,” Anise says. “After the thief broke in to the house while I was away and my daughter was home alone. This helped me make a clean decision and I moved the shop to my home. “These days, Anise is investing her time in a different sort of education. At the age of 35, she has gone back to school. “I joined a school in order to finish my schooling. I go to class every day in the afternoon for four hours, as well as my daughter,” Anise says, a decision facilitated by the income and success of her tailoring work.

Developing Zardozi’s CBC Support

How do you teach someone who has not received even primary school education to run a business?

In its early days, Zardozi met with this problem head on. While it provided three months of training to its clients in design and business skills, it became clear that it was not enough for most of the women receiving the classes to run a sustainable business. “In the beginning, five years ago, we thought if we gave women design and business skills training, they’d be fine. But they weren’t,” Zardozi director Kerry Jane Wilson says.

“We found that they couldn’t cope with the design and quality demands. It was too much for them. We gradually increased the resources available to them. But it was still not enough.”

Zardozi staff realized they had underestimated just how little understanding the clients had of the market forces, on top of their lack of business experience.

Then we tried follow-up meetings at the office for clients where different products were presented to give them tailoring ideas – colours, fabrics, designs – and ideas were discussed to give their business more edge such as prices and sourcing new markets. “But we were still underestimating the low point from which they were starting. So we realized we needed to provide practical support more regularly and closer to their homes,” Wilson says. And so, Zardozi began offering daily business services in the regional office. But cultural concerns with women travelling alone, coupled with the cost of travel for many from low-income families, and meant that regular attendance was uncommon.



Zardozi clients in Mazar look at a folder of dress designs for ideas.

I Am, I Need, I Want

Zardozi also faced hurdles in understanding what clients needed. “We’ve had a lot of difficulty because our clients weren’t able to tell us what they needed. They might say: ‘I want more orders.’ But that doesn’t really help. What we need to know is: What do you need in order to achieve that target?” Wilson says. Consequently, Zardozi has found itself coaching women to speak up and say what they want, by identifying what they need, through recognizing they are worthy of having needs like anyone else in the first place. “It’s a case of helping them to be able to say “I am. I need. I want,” says Wilson, adding that many of their clients struggle even with the basic level of self-respect in saying, “I am.”

With all these concerns in mind, they set upon the idea to open Community Business Centres (CBC) – or ‘manbeh’ as it is locally called – in the villages where their clients were based. “We finally realized that a lot more investment was needed in terms of convenient, regular support for them,” Wilson says.

“No one lightly decides to have a business centre in each village to provide support for forty to fifty women. But we realized we could not keep them integrated into the market and address their needs without them feeling they had more direct access and support.”

Professional Standards

Zardozi has made a strong push to promote local ownership of the CBCs, the members of each CBC elect a representative who attends a weekly coordination meeting with Zardozi to improve services and solve problems. CBC services are provided for a minimal fee and include a range of areas of support in a variety of businesses but primarily in tailoring, from providing fashion catalogues for ideas to helping cut patterns, to advice on sewing and finding new markets for CBC members who have lost their market niche. Today, the CBC is a staple of the success of the Zardozi business service provision model. It has become a one-stop-shop - remaining flexible to the needs of the clients, and adding more services as the demand arises.



Zardozi client tracing a design in a Mazar CBC

About Zardozi

ZARDOZI is a local non-government organization 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.

The DACAAR Sewing Centre (now Zardozi shop) still works with Afghan women to produce products for sale in the Zardozi shop in Ganjina.

Ganjina is the name selected by a group of companies, NGOs and producers who all sell from the one location. It is managed by Zardozi and overhead costs are divided between partners.

Separate from the income garnered through the Zardozi shop in Ganjina, Zardozi receives donor funding. Over the past three years, Oxfam Novib and DfID have been the primary funders to run programs in the city centres of Kabul, Jalalabad, Mazar, and Herat.

The program 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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