



A member of Zardozi's professional association Nisfe Jahan (see page 4) in her shop.

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Assuring Success: A Study in What Zardozi Clients Need

SELF-CONFIDENCE and family support are two key factors driving the success of women-owned businesses in Afghanistan, a study commissioned by Zardozi found. The findings have helped direct Zardozi's efforts with its clients – women artisans and business owners – over the past year, with great results.

The research, conducted by an external consultant at the end of 2012, was done through interviews with Zardozi's clients based in Kabul and Mazar. It offered a fresh look at how to improve the services Zardozi provided to those relying on its resources.

The findings

First and foremost, the study confirmed what was a common experience – that in some traditional families and regions of the cities, women who work outside the home are still regarded as somehow shameful and/or not sufficiently attentive to their proper responsibility of the children and the home.

For many clients, this proved to be a major hurdle because often the greatest objection to building their own business came from within the family.

factors affecting a woman's ability to branch out stemmed from the lack of Other

exposure to seeing other women in such work, especially if clients were from a rural area.

"Women who were children during the years of war and upheaval in urban areas are much quicker to recognize and exploit opportunities than their rural counterparts," the report said.

"The existence of role models at a young age would appear to be a critical factor in developing childhood aspirations which women could realise in adulthood... They have more conviction, tend to be more successful and are more likely to attempt expansion of their businesses."

The consultant also found that while many of the clients could cite numerous examples of negative feedback because of their work outside the home, few had any experience of positive influencers or encouragement.

The role of men

It was not simply the clients themselves that needed education to understand a woman's work outside the home – the clients' husband or the man of the household must also be on board.

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Hamida Ramazoni

One of Zardozi's first clients in Kabul describes the impact her business has had on her and those around her. But it hasn't always been easy.

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Evolution of 'Celebrating Successful Women'

What seems like standard practice at Zardozi today wasn't always so. Zardozi Director Kerry Jane Wilson explains how the team came up with the concept

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Hamida Ramazoni

Kabul Regional Office Client

HAMIDA still remembers the day her daughter – the eldest of her eight children – came home and told her about Zardozi which she had come across at university.

Initially, Hamida was not keen. Fear of the outside world had a strong hold on her.

"I never went out much or very far from home. I was afraid – especially of explosions [from terrorist attacks]," Hamida says.

But with her daughter's persistence and her husband's encouragement, Hamida decided to give it a shot.

"The first two years were really difficult," she says. "The fear of the outside and the unfamiliar markets affected my confidence. But I kept pushing. I had a lot of hope that things would get better. My husband kept encouraging me."



Hamida's husband publicly thanking her.



Hamida at work.

At a "Celebrating Successful Women" event in Kabul last September, where Hamida was recognized for her achievements, Hamida's husband stood up and publicly thanked her and Zardozi in front of those gathered.

Today, Hamida has 50 to 60 home producers working under her. Her business is now supporting the family with her income surpassing that of her husband – a situation, she says, he is comfortable with.

"We moved from Ghazni to Kabul due to drought and started weaving carpets with my children 10 years ago. The four [older] children were so busy with the carpet weaving they couldn't go to school.

"We were only able to earn just enough to live with all the tough work we all used to do," she says.

Hamida says one of the greatest achievements for her is the improvement in her family's living standards and her children's education. With the extra income, they were able to have electricity and running water installed in the home.

Now all her children – five daughters and three sons ranging from 25 years old to six years old – attend school or some form of further education.

Assuring Success: A Study

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"Women cannot be addressed as the target audience for a project without looking at their husbands because...the woman's psyche is firmly embedded within the family and Afghan society does not function in a way where she can fully emerge from her family and cut all ties," the report stated, adding that older sons can also influence a woman's ability and confidence to work.

The recommendations

Zardozi's work with clients already seeks to build skill sets such as business acumen, logistics training, market contacts, and management. However, the report went deeper and recommended ways Zardozi might address lack of confidence and lack of family/community support for women to

build their businesses. Among these recommendations were two key points:

- *Successful entrepreneurs must be assisted to see themselves as positive role models.*
- *It is critical for work to be done on helping women appreciate their achievements, contributions, acumen and success... Events within the community may have an even more profound impact.*

The solution to these recommendations took some time to evolve, with various attempts to reach a workable and effective solution, ultimately settling on the campaign of "Celebrating Successful Women".



Shopkeepers in Jalalabad inspect embroidery sets to purchase in order to make garments.



The son of Kubra, a client in Kabul, places a flower garland around his mother's neck during the celebration where her work was recognised.

The Evolution of 'Celebrating Successful Women'

TWO areas identified by Zardozi as areas to focus on following the report were the need for role models and the different needs of woman from rural versus urban areas, Zardozi director Kerry Jane Wilson says.

"There was a difference between the clients from urban areas or those who had some support from a father or who had a role model in their youth - they were far better off in terms of self confidence than those who had not had those things," she says.

Over the next six months – the first half of 2013 – Zardozi sought to find a way to assess business confidence, and to see if there was proportionate success.

Measuring Success

The first idea was to identify those whose businesses were more vulnerable to the lack of confidence and thereby "success".

"If we could isolate the ones who are especially vulnerable then we could give them some special treatment, but it didn't work. How do you measure success?" Wilson says.

Then, an attempt to measure business success based on income did not adequately assess the hurdles faced by the clients, and so again, a different approach was sought.

"Then we thought we could try working with men [as supporters of the clients]. But it's something we thought we'd come back to – the staff didn't really want to take it up as something they were going to be measured on," Wilson says.

Applaud Success

Finally in the second half of 2013, they came up with the idea to "celebrate" the women who were maintaining and growing a healthy business.

"We decided, 'Why don't we just take the successful women and do two things: celebrate them to motivate those lacking in confidence and – two – we'll invite those being recalcitrant with the clients and invite them to the celebration. Maybe that will change their mind.'"

This plan worked. More women had role models for their own aspirations and families embraced the idea of their wives, sisters, and daughters-in-law running a business.

Change of Heart

"We talked to people as they were leaving the celebration and on one famous occasion one of the women attending said [of the Zardozi client presented as a success], 'She's not got more money than me, and she's not cleverer than me. I never thought I could do anything like this. But if she can do it, then I can do it,' Wilson recalls.

In another case, a client's father-in-law, who criticized her every time she left the house, saying, 'I wish I'd never arranged this marriage, you're not good for my son', completely shifted his attitude after attending one of the celebrations.



Above: A successful client from Jalalabad – a city in east Afghanistan – speaks at her 'celebration' to a group of women invited by Zardozi about her business growth and experience.

Inset: Hamida Ramazoni accepts her certificate during the ceremony honouring her achievements.

The client told Zardozi staff that now he smiles at her and wishes her a good day as she leaves.

The list of these anecdotes goes on, such as the time the brother of a client ran home from a celebration to tell his sister's husband "We were wrong!" and encouraged the husband to return with him to the event and witness her success and the Afghans she was working with for himself.

ONGOING 'CELEBRATIONS'

Each of Zardozi's four regions – Kabul, Mazar, Herat, Jalalabad – hosts a celebration of a successful client each quarter.

It is not difficult to select the client to celebrate, but rather, the real effort comes in identifying those the program is aimed at and ensuring they attend.

"The tricky thing is to get them to actually go to the celebration. You need to send delegations to the house for those families who are not supportive. We need to send the men in the office to talk to the families," Zardozi director Kerry Wilson says.

Community leaders, religious leaders, and other potential or existing clients in need of encouragement are also invited to attend and so help them acknowledge the contribution these women are making to their families and the community, despite it not being normal.



Latifa Husseini

Kabul Regional Office Client

LATIFA admits that when she first started with Zardozi almost seven years ago, her biggest struggle was having the confidence to get out and make the sales happen.

Today, she has 20 to 30 women working for her. She represents them and their work before the buyers and shopkeepers throughout Kabul.

When Latifa first heard of Zardozi's offer through the local mosque, she did not think it was something for her. But she did want to do something more than "sitting at home doing nothing", she says.

When Zardozi's offer came to her for a second time, Latifa decided to investigate. And she liked what she found.

Her husband and family supported her from the outset, encouraging her to give it a try. But a lack of confidence in her own abilities and management skills plagued her for the first years, especially when in the second year, she made a loss on her work and investments.

At this point, Latifa and her husband had three children under the age of five. They have since had another two children, with the age ranging from 12 years to 4 months old.

Latifa's second year loss was a blow to her confidence, especially because she had already taken on an employee – a "home producer" – in her first year.



Latifa holds her baby and chats with a potential buyer as he inspects her embroidery for women's dresses.

The home producer is another embroiderer who works under the Zardozi client's direction, delivering work to the client who has the contacts in the market, is negotiating with buyers, and navigating demand.

But Latifa recovered from the setback after her husband encouraged her to keep going, saying that he would support her until she could run the business herself. A few years later, she had made back most of those losses.

Latifa says demand for the embroidered pieces has significantly decreased, so profit margins have halved. But the business is still viable enough for her to continue working.

Home producers will typically take a month (working about three hours a day) to finish a set – a dress front and the borders of a dress, such as the hem and cuffs, or other adornments.

It is hard to imagine Latifa not feeling confident. Her calm smile as she nurses her four-month-old baby, describing the satisfaction she gets from doing the work and having extra money for her household and children's expenses, spreads contentment.

When asked what she loves most about being with Zardozi, Latifa simply says "I love doing lots of business."

NEW PROFESSIONAL ASSOCIATION

Nisfe Jahan is the grass-roots membership-based association registered with the Afghan government that Zardozi has recently established.

Nisfe Jahan runs the local community business centers. These are usually based in local homes, open half a day per week to the association's members, where a range of services are offered to members in the locality. These include technical and skills support, loans, business and marketing advice, and design support.

The program started by working primarily in the garments sector but is now expanding into processed food, livestock and retail.

- **2354** TOTAL NISFE JAHAN MEMBERS
- **66** TOTAL COMMUNITY BUSINESS CENTRES
- **7130** WOMEN WORKING WITH THE PROJECT
- **590%** AVERAGE INCOME INCREASE OVER 12 MONTHS



Embroidery done by Latifa was used to make the black dress with the green cape. It hangs on display in a shop in Medina Bazar, a small shopping strip in Kabul.

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.

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 Page 4 for details on the association).



Zardozi Quarterly

The Zardozi model is a combination of a sector and an area based approach with a strong focus on practical marketing support and a real understanding of the level of both 'push' and 'pull' needed to enable poor women to maintain market integration. A strong marketing team has also enabled the program over time to achieve local market system change.



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