



Zardozi Quarterly

Jan-March, 2015

Gulhijaba stands behind the counter in her shop based at her home in Jalalabad

Interview with Executive Director

Zardozi is branching out into a wider range of business opportunities for women.

Through the experience of helping hundreds of women set up micro businesses over the years, it is clear that the needs of these entrepreneurs – however small the business – are as diverse as the women themselves.

Some Zardozi clients want to increase their capacity to take large-scale orders, others want to set up shops in the local bazaar. Some clients could not find a niche in the tailoring market and want to try other sectors; besides, there can only be so many tailors in one district.

As director Kerry Jane Wilson explains, expansion is not a simple matter: you can have the skills for a certain sector, but the key to Zardozi’s support model is ensuring there is a market for the product.

“One of the good things about Afghanistan is that NGOs have done skills training in many sectors the downside of that is that they often don’t find markets for the women they’ve trained,” Dr Wilson says.

Through the community business centre – the weekly support gathering for clients to receive advice and instruction on business and tailoring matters – Zardozi staff began to recognise that many of their clients had skills in other sectors such as jewellery making, wool spinning, and mobile phone charging and card sales.

“Unfortunately in some of the sectors we surveyed we found that there was not really anything that we could do to help the women: very low profit, low end work. But one sector that has enormous potential is raising chickens, so we often start from there in a new area,” Dr Wilson says.

Meanwhile, Afghanistan’s garments sector is growing with small workshops springing up to compete with the more expensive Turkish imports. “The Chinese garments model is too cheap to compete with – fuel and labour costs here are high,” Dr Wilson says. “Chinese garments are also generally low quality but there is now growing demand for the Turkish level of quality and a willingness to pay the higher prices.”

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Zardozi is branching out into a wider range of business opportunities for women.



The Samosa Lady

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Entrepreneurship & Expansion

Read more how Aziza expanded her business with the help of Zardozi

Zardozi recognised the trend and has begun supporting women to set up their own workshops.

“We are taking clients who are capable and ambitious to view [all-male] garment workshops and understand how it’s done. We introduce them to wholesale suppliers and buyers. And we help them find consistent orders for the workshop to remain open.”

In six months since starting the first workshop, nine are in operation with four more on the way.

This newsletter covers the stories of three clients who have expanded beyond their original tailoring micro business with Zardozi’s backing. One has moved into the food industry, one has set up a local retail shop, and a third client has expanded her tailoring into a workshop.

Gulhijaba-The Shopkeeper



Gulhijaba standing in her cosmetic shop in eastern Afghanistan.

Like many women in Nangarhar, Gulhijaba had never worked outside the home and had no plans to do so. But then her husband, a police officer, was killed in a gunfight with militants, leaving her and their young son behind. Gulhijaba – who goes by only one name – would face even further loss. Having already lost one son to illness when he was a baby, ten years ago her 12-year-old son was killed in an explosion. Completely alone, Gulhijaba moved into her brother’s family home and began tailoring to earn some money for her personal expenses. After almost seven years of tailoring, she decided to also open a shop – but the plan didn’t go well. “I opened the store three years ago but it was very small and not selling very much,” Gulhijaba says from her home, where the shop is also based.

The decision to have the shop front in the home was mainly because of cultural reasons. In the Pashtun-majority Nangarhar province, women are not usually permitted to do business, much less to travel anywhere alone. Gulhijaba says her decision to run a business at all was because of need – to support her family – rather than want. But she is happy to have done so. “I have enough money for my clothes and medicines and also I am able to lend some money to my brothers,” she says.

With a loan from Zardozi in early 2014, Gulhijaba was able to expand the shop to stock more general goods, a move that has proved fruitful. While she still has tailoring clients, the shop is fast becoming the more lucrative venture for Gulhijaba, who now not only covers her own expenses but also those of her extended family.

"I like doing both tailoring and the shop business. When I am tired of one I can go and do the other," she laughs.

Gulhijaba, whose shop is now self-sustainable, continues to seek advice from Zardozi, sometimes attending the Manbeh – the weekly gathering providing business support to clients. "I still get ideas and advice through the Manbeh," she says. "They help me to manage the shop and I consult them for ideas on what items to stock and such."

And the shop growth continues. Gulhijaba has been approved for another loan that will see her expand the size of the shop as well as the goods offered. It will be her third Zardozi loan in three years.

Sita-The Samosa Lady

For Sita Noori to grow her business, she first needed to change it completely. Embroidery and beading – which Sita did through Zardozi for two years – were a welcome source of income, but ultimately it wasn't enough to support her retired husband and 12 children. And so, Sita moved with Zardozi's support into a totally new market – food supply." I was happy doing the embroidery, but the market was slowing down and so I was getting less money," Sita says." I decided I wanted to completely change my business sector. So I went to the vocational manager to discuss this."

The fruit of that initial chat some three months ago is Sita's new venture to supply a local primary school with samosas for the school lunches. She is the first Zardozi client to work in the food industry." I had experience in working with food [on a large scale] because before I was with Zardozi I worked with another non-government organisation in food supply," Sita says.

Zardozi supported Sita's desire to move into another industry, and helped find the school and arranged the food supply contract. With a no-interest, six-month loan from Zardozi, Sita was able to purchase the raw materials needed to cover her costs to make the 70 samosas daily, six days a week." We work five or six hours every night, making the samosas fresh for the next day," Sita explains, adding that her daughters and husband usually help. They prepare and cook the food in the kitchen of her simple mud-brick home in Jalalabad – the main city in Afghanistan's eastern province of Nangarhar.



Sita making Samosa's in her kitchen

Sita says she regrets her lack of education because it limits her ability to have a job with more income to support her family. But she is not letting regrets stand in the way of her ambitions, with plans to expand supplies into more schools and large-scale businesses that supply lunch to employees. Sita says she is ready to take on much more work.

"I will do whatever I can to earn more money... The most difficult part was finding the market and the clients, but after that, no problem."

Aziza-Entrepreneurship & Expansion



Aziza and her employees at her workshop, Kabul Afghanistan

Aziza's ambition for a bigger business perfectly coincided with Zardozi's expansion plans. Less than a year after Aziza started working as a tailor, she made it clear to her Manbeh facilitators that she wanted to do more -- much more. "I wanted to have more profit and to be more independent," Aziza says from her workshop in Kabul. "Also, there is a demand for work – ladies are coming and asking if I need labour."

Only 17 years old, and still attending school five days a week, Aziza's determination resulted in a loan from Zardozi for her to purchase machines needed to fulfill large orders.

Today, Aziza's workshop provides an income not only for herself, but also members of her family, and women from the neighbourhood. "School is from 6am to 10:30am. I have a worker who manages everything in the morning, and then I take over when I return from school," she says.

Aside from her sisters and mother who often work in the workshop based in their family home, Aziza employs at least other eight women who split shifts between the morning and afternoon work on six days a week. And she is already set to double this. With another loan from Zardozi, Aziza will soon add two more sewing machines to her existing two, along with an electronic fabric-cutting machine, a table for cutting, and more raw materials.

Aziza's mother Rahima is proud of what her eighth child of 14 has already achieved while still managing to keep up with her schoolwork. "I am proud not only because she is working, but also because she is helping the family and others with her work," Rahima says.

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).



Zardozi client embroidering

FOR MORE INFORMATION

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