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Women's Empowerment and Business Growth

Zardozi

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Executive Summary

Study Purpose and Methodology

This study is concerned with understanding the degree of empowerment of women clients participating in the *Markets for Afghan Artisans* programme. In the current lead-up to the security transition, with significant public debate on the risk of erosion of women's rights, this is a pivotal time to assess the progress that poverty-level women micro-entrepreneurs have made in expanding their range of choices, accumulating assets, and feeling greater security and control over their future. Life history methodology was the main approach used, which draws out a woman's experience contextualized with her place within her immediate and extended families of origin and/or marriage. A relatively small sample of fourteen respondents was interviewed. Discussions of this kind are sensitive in Afghanistan, constraining the amount of ground that can be covered in a limited research timeframe. As a result, conclusions from this study must be considered preliminary—a series of recommendations for further research are presented in Section 6.

Analytical Framework

In this report, women's empowerment is defined as a process that shifts women towards greater autonomy and agency within their households. Autonomy is taken to mean the ability to make choices without coercion. The directionality of empowerment is from relations characterized by dominance and subservience to relations characterized by reciprocity. The analytical framework for the study was grounded in women's economic empowerment (WEE) and market development premises that advancing women's empowerment through economic activity is both desirable and achievable, while recognizing the severe limitations put on the autonomy of both women and men in Afghanistan's acutely insecure environment. In particular, the framework draws on Dr. Adam Pain's findings that the insecure context makes household security a preeminent concern (2012), which may reinforce women's structural dependence on men and influence their bargaining power for more reciprocal relationships. The report builds on this framework by offering the "pathway" as a construct for assessing how Afghan women within their unique contexts begin the process of attaining greater agency independently and through developing relationships based on reciprocity.

Empowerment Findings: Women Gaining Agency more than Autonomy

The findings of this study suggest that women's business activities encourage their development of greater agency, or capacity to act. However, women appear motivated to act on developing a business because there has been a breakdown in receiving adequate support from a male provider. The first stimulus of agency, then, appears to be the lack of support for survival, not the business itself. Agency in the life histories does not reflect independent decision-making so much as greater willingness to be transparent and negotiate rather than simply accept the conditions of their lives. Negotiations with male providers or patrons in the histories focus on engaging in business, reducing exposure to abuse, and important decisions about their children. In particular, business activities precipitate situations that do not fit with family or cultural norms, and these spur some women to seek approval from male patrons to act differently. The histories suggest that women's choices are more practical than symbolic—even Mahro's appeal to her husband to stop wearing the burkah to market is primarily motivated by the need to establish trust with the shopkeeper purchasing her products. Women's stories underline the reality that freedom from emotional and physical abuse, social censure, and overcrowded living environments is one of the most pressing strategic goals that women seek solutions for.

Whether business activities and the income arising from them have helped women achieve greater autonomy is much less clear. The life histories suggest that the primary impetus to work is not to do business for its own sake, or even to seek autonomy as an end in itself. Rather, the objective tends to be to add a revenue stream to the household or enable a family to achieve a greater degree of physical independence, privacy and space but not to challenge structural gender dependency. The women who demonstrate the greatest agency in the study—Kubra and Malika—have secured their own land and homes as critical assets, but continue to live under the authority of male patrons that provide them with social legitimacy and protection.

Finally, the study points to a psychosocial cost for women walking the pathway to greater empowerment—though there is certainly evidence of psychological benefits associated with securing greater freedom from unwanted marriages, abusive situations, and from successfully financing household needs more independently. Women in unconventional life situations, or who are undertaking unconventional (business) activities will almost certainly attract attention and either indirect and/or direct forms of harassment or pressure from extended families and communities. These women express a deep need for caring, reciprocal relationships with other women in their immediate vicinity, ideally female family members in their own household, in addition to safe and trusting relationships with male family members.

Business Model Findings: Space, Capital and Relationships Necessary for Growth

Understanding poverty-level women's aspirations for business growth is not a simple matter. Women easily express interest in increasing their income; however, women generally are not clear on pathways to growth available to them, nor can they see beyond pressing constraints that limit their ability to grow, such as not having sufficient space or time, or the fear of reprisal from a male patron or more widespread family or community censure. Like many producers at the 'bottom of the pyramid', women producers are highly sensitive to risk and uncertainty. A primary goal—for new as well as very experienced producers—is continuity in business across seasons but also from order to order. In general, the study suggested that women are often willing to trade off profit margins to business patron relationships that promise them continued work.

Poverty-level Afghan women do not have symbolic aspirations for gaining social status through creating an enterprise—the most liberal communities may tolerate but do not accept women in these activities, much less recognize or honor them. Starting a business that involves crossing accepted social norms, like going to market, makes women uncomfortably visible and exposes them to rejection, disapproval, gossip, harassment and abuse. The study finds that most poverty-level Afghan women are initially motivated to work to support households in financial crisis or to meet material needs. Their lives are insecure, and income is diverted to immediate needs. As such, lack of working capital and cash flow are important constraints to business growth. Interestingly, the highest income earning women in the study had chosen to divert income towards land and homes that allowed for greater space and privacy. This holistic choice served as an investment, reduced their exposure to abuse or stress from overcrowding and allowed them more space, privacy and time for work—another set of key constraints that impede growth. The result, however, is that women in the sample continue to have cash flow problems for the operational dimensions of expanding their scope of business activity or business model.

Partnership is a key to expansion, as the study found evidence of a ‘ceiling’ on sole entrepreneurship. To a large extent, a woman’s household context and circumstances—which involve a wide number of factors—determine her management capacity. Management skill and experience are undoubtedly important, but not the major factor driving her growth. Changes in her stage of life and household composition and dynamics are as likely—if not more likely—to drive her ability to grow. The study suggested that women often look very close to home for practical support that enables them to do business, up to and including full business partnerships. Wide variation in types of collaboration was in evidence, based on levels of capacity, competence, trust and reciprocity between women family members. Collaborating in business can strengthen but also stress women’s closest relationships, which are vital to their psychosocial wellbeing. Women in these situations need guidance in putting systems and procedures in place that protect what may be their most vital asset—not business income but their relationship underneath.

Recommendations

The findings of this study reflect the extensive contributions that Zardozi has made to understanding and striving for women’s economic empowerment in Afghanistan. These contributions should be widely disseminated and further refined. The following recommendations suggest areas for refinement and potential applications for the *Markets for Afghan Artisans* programme (see section 6 for more details):

Further Research:

- **Recommendation 1:** Adapt life history methodology to make it more effective for research in Afghanistan
- **Recommendation 2:** Develop organizational capacity on use of the life history method and consider longitudinal studies on women
- **Recommendation 3:** Consider integrating the life history method into program monitoring, training and research activities
- **Recommendation 4:** Consider running a longitudinal, comparative household study

Programme Implementation:

- **Recommendation 5:** Consider recruiting even more consciously in small geographical clusters and selecting multiple beneficiaries within households
- **Recommendation 6:** Consider making minor adjustments to the programme’s current classification system
- **Recommendation 7:** Consider directly addressing issues of reciprocity and clientelism at intake by modifying introductory training material
- **Recommendation 8:** Consider a Growth Pathways Pilot project that identifies specific models for growth and helps women map their own potential growth pathways
- **Recommendation 9:** Consider a Practical Advocacy Project for selected male family members of female clients

A Note on Terminology

Much of the terminology used in this report is derived from the fields of market development and women's economic empowerment (WEE). Some of these terms are as follows:

- **Poverty-level:** there has been a relatively recent move towards classifying poor women as poverty-level, that is, living at or below the poverty line in their country. This is intended to provide a more objective classification of economic status, moving away from the inferior connotation of the term “poor”
- **Micro-entrepreneur:** a person that owns and operates a small scale business, often as the sole source of labor and with low capital investment

1. Introduction

1.1 Consultancy Purpose

The purpose of this consultancy was to conduct a deeper investigation of the meaning of women's empowerment and its potential for realization within Afghanistan's current social, political and economic context. The term has been used in so many different ways in Afghanistan—and beyond—to render it confusing at best and at worst, meaningless. In this study empowerment will be looked at in terms of autonomy and agency within the broader context of security. The findings of this consultancy are intended to reflect on Zardozi's overall objectives for women in the programme, and lead to a framework for understanding their progress and designing interventions more responsively to their challenges and in consideration of the assets at their disposal.

1.2 Project or Consultancy Background

This report was developed for Zardozi's *Markets for Afghan Artisans* programme, funded by DFID, Oxfam, and SIDA. The report is timely given Afghanistan's upcoming security transition in 2014, when NATO is scheduled to exit, handing sole responsibility for security to the Government of Afghanistan. Afghans, development organizations and international agencies are concerned about the risk of erosion of women's rights in the lead up to and beyond the security transition. This is a pivotal time to assess the progress that poverty-level women micro-entrepreneurs have made in expanding their range of choices, accumulating assets, and feeling greater security and control over their future.

2. Methodology

2.1 Life History Methodology

This study primarily used the Life History, a sociological and anthropological approach that collects information on the overall picture of the respondent's life. The overall purpose of a life history interview is to determine how the respondent views her own life, to tell the story of her life from childhood to the present in her own words. Through this method, the interviewer attempts to understand a woman's shaping experience within the context of her place within her immediate and extended families of origin and/or marriage. Discussions of this kind are sensitive in Afghanistan and in most cases, women were reluctant to provide details or explanations; as such, the transcripts contain important gaps and silences. The amount of detail and subject coverage is also reflective of the time available for interviews, which was usually a

How To Read This Report

Women's life histories have been captured as narrative transcripts, created from notes taken during the interview sessions. A complete set of narrative transcripts can be found in Annex 1 of this report, organized in alphabetical order by the woman respondent's first name. References are made to specific women respondents throughout the report, particularly sections that discuss thematic findings from the research—empowerment in Section 4 and Business Models in Section 5. It may be useful to first review the Executive Summary, read through Annex 1, and then read the full report.

maximum of one hour.

The term **household**, for the purposes of this study, refers primarily to kin-related family members that share a table, a house, and a compound. It is common for more than one kin-related family to share a compound. The circle of influence is strongest among those sharing a table, diminishing from house to compound. There will typically be one recognized head of compound, though this individual may not exert the greatest degree of influence.

2.2 Research Questions

Key research questions were developed to guide analysis of whether and how individual women are experiencing greater degrees of autonomy and agency within their households as a result of income earned through participation in Zardozi's *Market For Afghan Artisans* programme. Questions were also aimed at determining the relative contributing factors to these shifts. These questions were as follows:

1. What do women feel that they can do (their freedom to act)?
2. What do they feel they cannot do? Why?
3. What are women able to do now that they could not do before starting a business? What drove those changes?
4. What were women able to do before starting a business that they cannot do now? What drove those changes?
5. What have been the effects of the changes in their ability to do these things?
6. Have actions taken by women enhanced their freedom from want, abuse or being taken advantage of? If so, under what conditions if any were these actions taken?
7. Have actions taken by women increased their freedom to choose, to create stable short and long term plans and realize their personal and business goals?

2.3 Research Scope and Steps

This study was conducted by the Consultant and Zardozi senior management and programme staff across the three regional locations of the Zardozi Markets for Afghan Artisans programme: Kabul, Jalalabad and Mazar. Guidance on the analytical framework and research process was provided remotely by Dr. Adam Pain. Table 1 summarizes each step in the study:

Table 1: Summary Overview of Research Steps

Method	Description
Participatory Staff/Translator Discussion	Zardozi senior management and the Consultant facilitated discussion with Zardozi staff in each regional location on the research questions for two purposes: (1) to encourage staff to reflect on the experience of programme beneficiaries, and (2) to brief them on the research purpose, line of questioning and key terms and concepts to facilitate translation.
In-Depth Interviews to collect Life Histories	The study used a purposive sample, with selection of respondents by Zardozi staff in each regional location on the basis of availability and with the aim of representing women from different stages of life, ethnicity, residential location, income earning ability and length of involvement in the programme. Interviews followed a life history format, asking women about their household composition and relationships, household responsibilities, events that shaped their lives, and business activities. The aim was to find answers to research questions primarily indirectly.
Life History	Interviews with each woman were written up in life history format, with

Method	Description
Transcription and Analysis	a closing section focused on her business model. Women working in close partnership or in the same household were written up as one history. In total, 14 histories were written, comprising the lives of 18 women. See Annex 1 for Life History transcripts. Expert assistance was sought from Dr. Adam Pain in reviewing and analyzing the life history transcripts.
Pathway and Milestone Mapping towards Empowerment	Findings from the analysis of life history were used to map out key milestones in women’s individual journeys to greater security from dependency and relationships based on power inequalities to autonomy and relationships based on interdependence and reciprocity. This tool can be used by Zardozi as the basis for evaluating women’s advancement through the programme and more responsive coaching and program design.
Recommendations for the MFAA Programme	Recommendations were developed to inform the MFAA programme based on the analysis and are presented in the final section of the report (section 6).

2.4 Research Constraints

Interview locations and translation provided some challenges for the research. Interviews with women were held in Zardozi offices and in women’s homes. Both interview locations had challenges—office environments were stark and potentially intimidating to respondents, but also neutral ground. Respondent homes were more familiar by comparison, but lacking in the privacy necessary to frankly discuss sensitive matters about household functioning and life events. Wherever possible, a female translator was sought to create a warm and non-threatening environment for respondents to speak freely. Female translation support was available for Kabul and Mazar but limited in Jalalabad. The Zardozi Programme Manager provided skillful translation; however, as a senior, high status male, his presence made it more difficult for women to speak freely about their life story and the corresponding emotions. Conclusions from this study must be considered preliminary, given the small sample of respondents and relatively limited time allocated to interviews, which were also mediated by translation.

3. Analytical Framework

3.1 Defining Empowerment

This study was concerned with understanding degrees of agency in relation to the socio-economic security of women clients participating in the *Markets for Afghan Artisans* programme. In this report, women’s empowerment is defined as a process that shifts women towards greater autonomy and agency within their households. In this report, autonomy is taken to mean the ability to make choices without coercion, that is, to determine a course of action and hold oneself accountable for the outcomes of personal actions taken. As the report will further discuss, the empowerment goal is not complete autonomy or lack of attachment to or reliance on others. Rather, the goal of moving towards empowerment implies moving away

from relations characterized by dominance and subservience to relations characterized by reciprocity (Eisler, 1987).

Background on Women's Economic Empowerment

The analytical framework used in this report posits that advancing women's empowerment through economic activity is both desirable and achievable. The framework is also informed by the view that moving towards more reciprocal gender relations within households enables women to grow their businesses and leads to greater household resilience over the long term. Zardozi's *Markets for Afghan Artisans* programme is in fact based on these concepts. It is important to note here that there is an emerging debate in the livelihood literature about the critical importance of household security in Afghanistan, and whether women's economic advancement and the resulting effects on household gender and power relations may undermine household security to the detriment of all household members (Pain, Personal Communication, 2012). There is also a core debate in the gender mainstreaming and market development fields about whether or not economic development alone—increased income from owning or operating an enterprise, or from informal or formal employment—advances women's economic and other forms of empowerment. Leading women's market development specialist Jones (2011) reports that the World Bank, UN Women, the Economist, Naila Kabeer, and major donors have brought forth compelling arguments and evidence that women's economic advancement does often lead to women's economic empowerment (control over funds, productive time) and other forms of empowerment (decision making, participation). While acknowledging that this is a contested field that requires additional enquiry, the framework used here favours a process of advancing women's autonomy and agency and looks to the life histories for concrete examples of how women are achieving it. This report is essentially practical in scope, with the aim of mapping out potential pathways to greater autonomy within the household based on the contribution of income in the context of poverty.

3.2 Household Security in Afghanistan

Livelihood experts contend that social relationships form according to cultural norms organized to meet physiological, safety and psychosocial needs. As analyst Dr. Adam Pain posits, in Afghanistan, "a first function of a family and the community within which it lives is to provide the physical security that cannot be assured from outside and to maximize its chances and those of its individual members to gain economic security" (35 Pain 2012). Broader social relationships in Afghanistan are characterized by conditions of domination, inequality and adversity. These conditions in Afghanistan take the form of patriarchal tribal society, weak government institutions, volatile and relatively undeveloped markets and protracted conflict. Pain notes that Afghanistan has been characterized as an informal security regime bordering in certain geographical locations on an insecurity regime (Jalalabad Report, 2011). Informal security regimes limit the ability of households to be autonomous, while insecurity regimes are essentially destructive of household coping mechanisms as well as their autonomy.

In such contexts where institutional safety nets, order, fairness and predictability are lacking, households seek security and welfare through informal means. The search for security is not in relation to the 'freedom to act' but to seek 'freedom from' threats, risks and hazards (Wood, 2007, in Pain 2011). The reliance on more powerful patrons to provide that security, makes that security dependent on others, and constraints individual autonomy, the 'freedom to act' (Pain,

2011). This situation creates chronic uncertainty for the client household, whose future agency is heavily discounted for survival in the present.

3.3 Women's Construction as Dependents Within Households in Afghanistan

Within the microcosm of the household, gendered hierarchies and inequalities of power exist, creating similar dynamics. In fact, gender relations can be seen as structurally patronage relations, where elder males are patrons and females are clients. It is important to emphasize that Afghan women do not seek dependent security but rather are socially and legally constructed as dependents at all stages of life. Whether or not they experience security as dependents arises from a number of factors, from housing to the quality of relationships in their birth families and marriage families, to emotional development. Women seeking forms of autonomous security are breaking social 'rules' around ownership and control of women. Attainments in autonomous security notwithstanding, women cannot function in Afghan society without a kinsman or husband. The term 'female-headed household' is a misnomer for poverty-level women, who do not tend to live in a compound alone without a male protector. The study therefore examined women in their household context to examine both the relative security of the household as well as the degree of autonomy and agency of the woman respondent within it.

Figure 1: Mahnaz's Life History

Mahnaz lives in an unconventional household situation (she is an orphan living with her married older sister), which is client to her maternal uncle, who lends them money from time to time to pay the rent on their compound. In fact, Mahnaz came to this household to escape her uncle, whom she formerly lived with and who abused her. She works hard to financially assist her sister's family to pay rent. Mahnaz in particular is seeking freedom from further exposure to abuse. Interestingly, despite this dire situation, Mahnaz's close relationship with her sister's family and her ability to contribute are factors that enable her the freedom to return to school on a part-time basis so that she can eventually gain her high school diploma. The situation is fragile, but Mahnaz is trying to move forward nonetheless.

3.4 Hierarchies and Inequalities in Power Between Women

Between women, hierarchies and inequalities of power are the norm within immediate families, extended families, and across neighborhoods and communities. Within an immediate family sharing a home, elder women typically manage younger women and women domestic helpers. Women seek power through rivalry within households and within extended families, and in broader communities. Culturally, Afghan women are not willing to interact with other women who are lower in status or otherwise beyond the network of "acceptable social ties" (Azarbaijani 2006). In this context, the sale agent business model between women, in its social dimension, is a patron-client relationship that allows for a new form of interaction between lower and higher status women in a community. The model can also function fluidly within a network of friends and relatives (for more on this, see section 4.7).

In conclusion, this section describes an analytical framework comprised of three types of social relationships facing Afghan women, which are summarized in Table 2 below. The directionality of empowerment, again, is towards autonomy and relationships characterized by reciprocity.

Table 2: Three Models for Social Relationships

Model	Description	Transparency Requirement	Trust Requirement
PATRONAGE	<ul style="list-style-type: none"> •unequal power relations •more powerful person offers protection, benefits and assistance in exchange for service and other imposed conditions (implicit or explicit) •less powerful person obtains real or perceived degree of stability and predictability but has constrained ability to act (real or perceived) •encourages dependency, superiority and inferiority 	LOW	LOW
CHARITIBLE	<ul style="list-style-type: none"> •unequal power relations •more powerful person offers protection, benefits and assistance without expectation of return (or, in the case of an employer, no expectation outside of normal job description) •less powerful person obtains real or perceived degree of stability and predictability in the context of loyalty •encourages dependency, superiority and inferiority 	LOW	LOW
RECIPROCAL	<ul style="list-style-type: none"> •relatively equal power relations •mutual exchange of assistance, assets, for mutual benefit and security •encourages interdependent autonomy (power with) 	HIGH	HIGH

4. Empowerment Findings

4.1 Lack of Security Motivates Going into Business

The life histories generally confirmed that this sample of poverty-level women respondents are primarily motivated to work because of a breakdown in the earning ability of their households and thus a breakdown in their ability to depend on men as income earners, for a variety of reasons. They tend to become micro-entrepreneurs because isolation and often low education and/or literacy make the minute percentage of formal jobs available to women inaccessible; they have continuing responsibilities in the home that demand attention and flexibility; and in many cases, it is socially improper to work outside of the home. In any case, the primary impetus to work is not to do business for its own sake, or even to seek autonomous security as an end in itself. Rather, the objective tends to be to add a revenue stream to a household in financial crisis within a continuing context of dependent security on the male head of house. Mahro and Ezat's cases are good examples—both women are working hard to buy out brother-in-laws' shares of their husband's family home. The independence of their family is improved as

well as improvements in quality of life, but ownership and control in the form of title and household authority remains firmly with their husbands. In stark contrast, Kubra's case shows a woman who is purchasing land and housing in her own name (though married), clear steps forward in terms of her autonomous security. Kubra, however, started for the same reasons—to add revenue to her household, which was under financial duress.

4.2 Towards a Secure Dependency

It needs to be underlined that there is no conventionally acceptable role for women as autonomous individuals in Afghanistan (note that there are limitations on the autonomy of men as well, see section 3.2). Livelihood research demonstrates that households are structured to protect individual members, with men bearing responsibility for women's safety from outside forces. Thus there are three conventional roles for women in Afghan society that constructs them as legal property and thus dependents that need provision: daughter, wife, and mother. The most traditional arrangement is that newly married women become dependent property to their husbands, managed by their mother-in-law, within an overall context of the authority of the father-in-law and in the broader context of the family *qaum*, or tribe. When the parents-in-laws become disabled or die, the dependency shifts to husband and any other brothers-in-law. When the husband dies, the wife cannot expect continuing provision from their family of marriage. Women who are subject to the loss/disappearance/disablement of husbands or who are negotiating physical distance from an abusive family of marriage often must seek a household arrangement that offers them male protection (if only symbolic) even if it is not from a conventionally accepted source. Fawoza and Aleena, both Tajik, are cases of this situation. Fawoza has relatively benign in-laws but they would not support her long after her husband died; she now has a private room at her mother's home.

Unconventional living arrangements in the context of poverty usually mean that women have to 'pay their own way' either financially or by making themselves useful to the household that receives them—even in their birth families. Whether unspoken or spoken there is concern and sensitivity around the woman being a financial burden on the receiving household, leaving the woman vulnerable to being the first on the chopping block should crisis hit, the scapegoat or bone of contention among household members that may be reluctant, jealous etc. The life histories suggest that women in the situation of unconventional dependency may be extended the most social acceptance towards developing autonomous security but often face the least social support to overcome the risks and challenges in doing so.

The cases that underline this dynamic are Malika and Mahnaz, both from Mazar-e-Sharif. Malika labored for eight years alongside her brother to raise the money necessary to pay off a brother-in-law who wanted to remove her from her missing husband's land and home. The fact that her husband had not been confirmed dead, that the land was her husband's, that she raised money alongside her brother for the pay-off, and that she has a good relationship with her brother all contribute to giving her one of the highest degrees of influence and moral authority of any woman in the study. Mahnaz, an orphan, is living with her sister and her sister's husband and children but contributes very significantly in terms of financial support, childcare support and housework. Although her family accepts her business activities, one of the costs is apparently a large number of productive as well as reproductive (i.e. childcare) responsibilities.

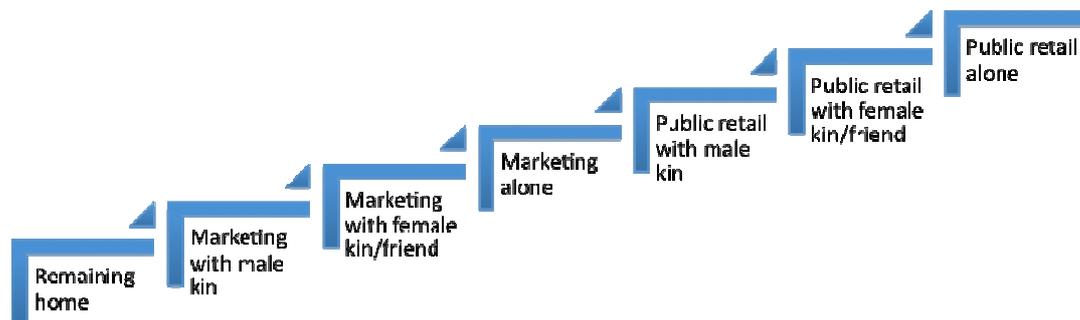
4.3 Social Norms Around Women's Dependency and Mobility

Abiding by social norms (or maintaining the appearance of abiding by them) is the first choice for the majority of Afghan women, as public awareness of social rules having been broken can

provoke social censure. The life histories suggest that censure from extended families and neighbors puts psychosocial pressure on families and the relations between individual household members. In rural or peri-urban areas, there is no traditionally acceptable role for poor woman alone in public space; if a woman needs to leave the house for an extended trip (e.g. to market) she is expected to travel with a male family representative (maharam), even a young son. This has dual purposes of providing a form of protection and support, as well as to prevent the community and extended family from negative speculation and gossip on the woman's purpose for leaving her home.

Aklima and Bibi Dil, both from more conservative Jalalabad (which is primarily ethnic Pashtun), talked about going to market in secret, or otherwise lying about their destination to community members. Fawoza. Women living in Mazar's primarily returnee neighborhoods enjoy a social atmosphere with a higher degree of tolerance for women's mobility. Leila, a woman who has recently opened a convenience store in Shajahadi, a new neighborhood of Mazar populated by primarily Hazara returnees from Iran, is a case in point. Nehdbat and Sakina, who own a workshop in Mazar, also lived in Iran and enjoy a family and neighborhood context with more contemporary views on women's work and mobility. Some women avoid going to market altogether to avoid harassing gossip. Aleena, an experienced embroiderer from Dashte-Barchi, in part works exclusively for the neighbor market to maintain her status as an object of sympathy in her community.

Figure 1: Milestones to Greater Autonomy (Mobility)



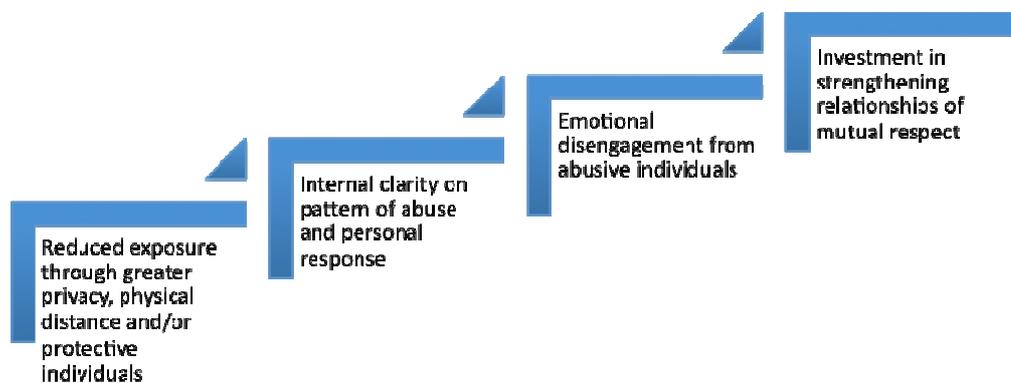
The diagram above (Figure 1) shows a pathway to greater autonomy for women in the realm of mobility to market, based on steps taken by the sample of women respondents. It is important to note that whether or not a woman is willing to be transparent about her destination to an increasingly wider circle of individuals (from immediate household members within her home, to household members within her extended family, to neighbors etc) is an important factor in the resilience of her autonomy and agency gains. Women may begin to release information about what they are doing slowly and tentatively to gain incremental family acceptance (e.g. Mahro's case). Zardozi staff noted that family and community misperceptions are common about the source of women's increased income, i.e. they think that it is money given from the NGO rather than business income (Bibi Dil is a case in point). A woman engaging in business in secret or marketing alone in secret may have less real autonomy than a woman marketing with a male kin member to the knowledge of a wide community. Maintaining a regular presence in a public retail space alone or is the most iconoclastic move.

4.4 Freedom from Abuse and Harassment

The life histories reveal that women who have negotiated changes in their lives to physically remove themselves from living situations characterized by abuse, are more likely to thrive and negotiate the ability to grow their business activities. Physical removal provides the space for women to stop identifying themselves as helpless/powerless (and having others identify them as such), increasing their agency even within a broader structure of dependency.

The case examples of Kubra, Mahro and Mahnaz underline this point—each of these women have taken steps to physically remove themselves from abusive situations and are faring better than they were before. Kubra negotiated a move away from her abusive, rurally-based in-laws to return to the neighborhood of her supportive birth family in Dashte-Barchi. She found support for her business activities and, from her perspective, the distance encouraged her husband to become more collaborative with her than influenced by his birth family. Mahro now lives independently from harassing in-laws. Through her efforts, her husband has his own home and compound that gives her space to organize her business and household responsibilities. Her abusive in-laws continue to live close by, however, and exert a negative influence on her husband (who as a result expects Mahro to cover all household expenses and keeps his own income for his own use). Mahnaz, an orphan, negotiated a move from her abusive guardian (uncle)'s home to her sister's family home. She is safe there but is expected to use her income to support her own personal needs and to contribute to the family expenses; her situation there is vulnerable because her sister's family is indebted to the abusive uncle, and contingent on her ability to provide financial support as well as childcare and housework.

Figure 2: Milestones to Autonomy (Physical and Emotional Security)

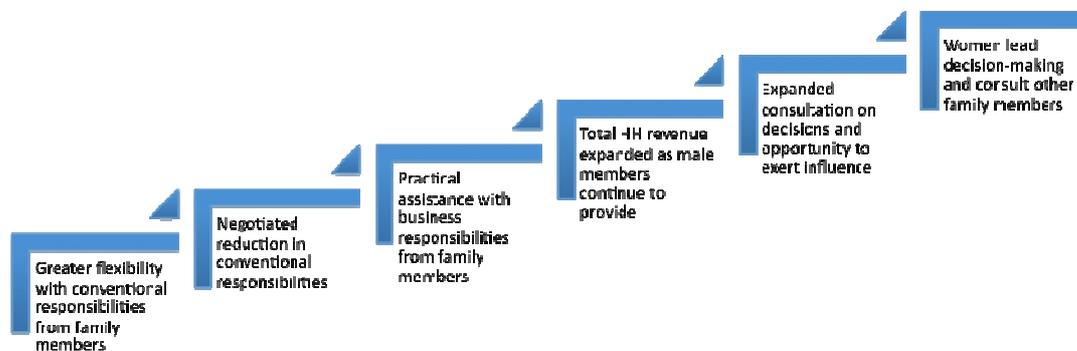


Finally, the case of Bibi-Gul is demonstrative of a woman constrained by remaining enmeshed in an abusive situation. Bibi-Gul's husband, a conservative mullah, remarried and rejected her as a partner after doing so. Though continuing to provide some basic food staples (though not enough for subsistence) and a private room, he withdrew all other financial and personal support without providing any approval for her to earn her own income. Bibi Gul has begun to market her products in secret to earn an income but fear and the need to keep activities covert constrains her from growing her business.

4.5 Women as Caregivers—Responsibility without Authority

Afghan women have conventional responsibilities as household managers—particularly in the area of managing supplies and safeguarding assets (Azarbaijani 2006), as well as a caregiving role to children and overall supervision and tasking of daughters-in-law and household help. They do not conventionally exercise authority at a higher level. Life histories reveal that poverty-level women entrepreneurs may gain agency through taking on greater degrees of responsibility for their family’s financial wellbeing. The stories also suggest that business responsibilities are not typically considered a replacement for a woman’s conventional productive and reproductive responsibilities within the home (housework, childcare, meals, entertaining family and guests, etc.). Rather, a woman seeking to run a business must do so in addition to her conventional household duties. Ezat is the definitive case in point: she reports that her husband accepts her business activities so long as her work in the home is completed and family members are not unduly affected. Women with daughters (unlike Ezat) or sisters sharing space tend to have greater flexibility in managing multiple home and business responsibilities. Zahra’s and Mahro’s stories underline the fact that women who become effective financial providers may become typecast as caregivers or supporters in their family, reducing incentives or motivation for male family members to fulfill their conventional roles. Stories also suggest that a woman’s authority in the home does not necessarily expand with her expanding responsibilities. At most, women gain greater influence and consultative opportunities—and at the pinnacle can exert some form of moral authority based on their character, commitment, experience and degree of suffering, as in the case of Malika. Authority, therefore, remains gendered male and/or linked to male privilege, while women’s financial assistance to their families is constructed as an expanded form of female caregiving (e.g. not surprisingly, this study and others find that women typically pay for children’s school expenses).

Figure 3: Milestones to Family Authority (Decision-Making)

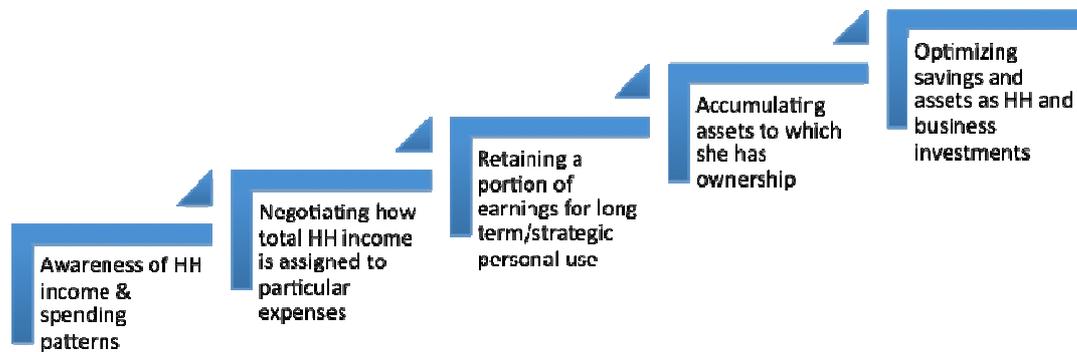


Both Kubra and Malika are older women—around their late 40s—who have a tremendous amount of moral authority and influence in their families and communities and considerable business success. Neither, however, has become the ‘female head’ of their household, however. Kubra may own four houses but her husband still takes authoritative decisions about their children (e.g. taking his son out of school in 6th class) and has the ultimate authority in household matters. Malika may have turned down an aggressive and disadvantageous marriage offer from her brother-in-law and created a family situation in which she and her sisters run a productive business and need not do housework, but her brother remains the official head of the compound.

4.6 Women and Decisions on Household Finance

In Afghanistan household expenditures, savings and investments are conventionally determined by elder male family members. While ownership itself is a very important issue for women, Azarbaijani (2006) noted that it is unclear whether women have a sense of personal ownership of assets, and this study comes to the same conclusion. Women that contribute financially do not necessarily participate in household financial decisions or even develop a solid understanding of total household income and household saving and spending patterns. The case research confirmed that women's involvement in household finance varied greatly from blind trust in (and evident denial about) the husband's earnings and expenditures at one end of the spectrum (Shah Gula) to primary management of and decision-making on expenditures and investments where the husband has a consultative role (Kubra). Kubra's case is noted as exceptional.

Figure 4: Milestones to Greater Autonomy (Finances)



The question of how women spend their income is a common one on survey instruments, though surveys are not reliable in yielding accurate data on this complex, nuanced and contextual issue. Often such instruments find that women are able to purchase items for their own use that they otherwise would not have been able to attain (e.g. cosmetics or clothing), but rarely such instruments query directly on whether women retain a portion of their earnings for long term/strategic personal use. The life histories suggest that women do accumulate earnings for investment but often at the household, rather than personal, level. That is, women respondents talked about covering household expenses such as food and school fees from their income or helping their husbands save to purchase title to land and houses. Women may purchase personal items such as clothes or cosmetics, but these cannot be considered investment accumulation.

4.7 Importance of Close Female Relationships

While strong relationships with male kin are essential for social legitimacy and protection, the Afghan women respondents indirectly expressed a high degree of trust and solidarity in relationships with certain (but certainly not all) women in their lives. In this sample of life histories, the strongest relationships appear to be between mothers and daughters and sisters. Women seem more likely to thrive when their closest female kin (provided relationships are positive) are geographically accessible—if not in the same compound, than within the same neighborhood or walking distance. Close female relationships provide women with flexible support in their business, reproductive (including child-rearing) and productive (housework and meals) roles. Life histories revealed that women who live close to or with a positive family of origin are able to maximize their agency and influence while retaining emotional support. Kubra

and Malika are cases in point. Both live with or close to families of origin with strong female relationships and support networks. The life histories generally suggest, by comparison, that women often experience relatively weak support and/or harassment from families of marriage (Mahro, Kubra, Zahra, Bibi Dil, Malika). Where families of marriage are neutral or even supportive, it is important to note that support may not continue if the husband dies, disappears or the marriage otherwise breaks down (Aleena, Fawoza). The life histories show that women are at the greatest disadvantage when both their family of origin and their family of marriage are unsupportive or worse.

4.8 Women and Stages of Life

Cultural sensitivities around agency and autonomy vary with the stages of a woman's life in Afghanistan. These issues have been well investigated and documented by many gender researchers, including Azarbaijani Mogaddam and Groupe URD in their excellent report, *Chronically Poor Women in Afghanistan* (2008). The latter report also explores how poverty and insecurity differentially impact women at different stages of life. The life histories align with the existing research in this area. In general, Afghan women are under the greatest pressure to abide by social norms, particularly within their family and kin group, after puberty and before marriage. An important issue is school attendance of girls after puberty—typically between 7th and 9th class. Families are concerned with family honor (e.g. in particular preventing negative gossip or innuendos) and their daughter's marriage prospects. Decisions to leave school are made by parents, family qaums or kin-groups, or a fiancé or husband (if the girl is betrothed, engaged or married during her school-going years). Women are very vulnerable in their early married life particularly when they have one or more very young children, when their practical dependency is greatest. As women age, restrictions tend to loosen, opening up opportunities for greater agency in their world. The life histories generally support these norms—the most relatively empowered women, Kubra and Malika, are both in their late forties or early fifties. One noteworthy exception is Zahra from Dashte-Barchi, who has opened a retail tailoring shop in her community while engaged but not yet married. This is truly a remarkable expression of agency for a young woman at her stage of life—but while her fiancé is currently supportive, his family is not which could pressure or problematize her business choices in future.

4.9 Household Gender Composition, Roles and Responsibilities

The gender composition of households, in terms of surviving parents, siblings and their families, and number and age distribution of male and female children was a focal point of the study. The life histories suggest that gender composition may be a significant factor in how much time women respondents have available for business activities, and what type of practical support they might receive. In general, women with daughters over 8 years old can expect practical help with housework and with teenaged sons the potential for alternate streams of income. One theme that emerges from the life histories is that women and girls are primarily responsible for productive and reproductive activities in the home, while boys are not expected to perform housework. The other theme is that girls report to their mothers, and in a sense 'belong' to them, while boys report to their fathers and 'belong' to them and are expected to assist them in out-of-house activities. The life history of Kubra is revealing in this regard: one of the 'battles' she lost with her husband was keeping her son in school. Her husband asserted his fatherly authority to take their son out of school in 6th class. While most histories reflect the norms, Ezat's story underlines that even with sons and a young baby, a successful business can be developed. Ezat does not have daughters to help her at home, but she has a mother-in-law that provides childcare and a home environment that is calm and stable enough to allow her to set a schedule that enables her to work very hard to maintain a home and her business. More

research is needed in this area as there is likely to be significant variance to the cultural norms; a deeper investigation may shed greater light on how gender roles and responsibilities shift according to the gender composition of households, and how women find ways to cope with their unique situations.

4.10 Housing Security and Control over Work Environment

Having a secure, dedicated space and/or time for work in the home appears to be a critical factor for Afghan women, echoing in a very small way Virginia Woolf's *A Room of Her Own*. This links to a number of factors, from security of housing to size of housing per number of household members, the level of relative harmony among household members, overall transparency on the working woman's business activities, and household members' attitude towards her need for uninterrupted time. Azarbaijani Mogaddam (2006) generally characterizes women's lives as follows:

Women's time is spent in a 'scattered' way. They are expected to complete certain tasks within certain timeframes, verbally admonished or physically punished if they do not, and yet they are constantly being called away from their tasks. With such a large workload, they are often very distracted. Unlike men who work in more isolated conditions, in the fields away from home, women are in a family compound or nearby, with many other women and children who are constantly distracting them (Azarbaijani 2006).

The life histories provide rich context on this issue—Nehdhat is well-to-do enough to have a dedicated tailoring room as well as a supportive immediate and extended family. Women like Ezat, Malika and Mahnaz have home environments with a relatively high degree of stability and control even if they do not have dedicated room to work. Many women live in overcrowded spaces where multiple families are living together to share rental costs, which impacts their ability to find privacy to work—Zaheeda and Zahra are two examples. To some extent, this issue seems to touch on all women in the research sample.

4.11 Psychosocial Dimensions of Pushing Gender Boundaries

One of the most remarkable aspects of the life histories is how the research process touched women's emotional lives, revealing regret, shame, and anger about the past, fear about the future, sadness and confusion. Many of the women displayed signs of chronic, generalized anxiety in their demeanor and communication. Every story alluded in some way to the psychosocial impact women had experienced in pushing gender boundaries overtly or in a hidden way—put another way, few if none of the women could be characterized as “secure” in the psychological sense of the word (‘a state of feeling safe, stable and free from fear’). The lack of an authoritative prohibition on greater independence, such as going to market, for example, does not equate to lack of family resistance, and certainly not to support. In fact, the life histories suggest a spectrum of family responses to a woman's greater independence, from verbal admonishment to withdrawal of sense of affection and belonging, silent discomfort, ambivalence, tacit neutrality, to practical support and recognition and gratitude on the other end of the spectrum. The life histories suggest that women engaging in business secretly from the male patron in the household experience the greatest anxiety, as well as practical constraints to their business activities. Energy must be diverted to maintaining the façade, and space and time to work in secret is even more limited. Anxiety itself may be a barrier to developing the confidence necessary to take risks, plan ahead, and think innovatively. Several women in this study were primarily striving to buy space with business income—presumably for emotional freedom from overcrowding and harassing extended family members

as much as or more than for the asset value of an independent house (Mahro, Kubra, Ezat and Bibi Dil). Finally, while women generally feel less constraint as they age, they are also more prone to experiencing the health effects of cumulative stressors. In the broadest sense, the life histories suggest that most women interviewed are winning overt independence but in doing so most expose themselves to harassment and a more intense workload (including the stress and responsibility associated with juggling between multiple tasks and responsibilities. Ironically, women winning independence likely have an even higher need for social and personal support—from close, trusted relatives and particularly female relatives and friends (see section 4.7). Health is a vital asset in women’s lives, and continued ability to work and expand their businesses. Further research in this area would be insightful.

4.12 Ethnic and Regional Differences

On the surface, women’s histories are generally in alignment with commonly perceived notions about the relative liberality of the three major ethnic groups in Afghanistan, with Hazaras generally most liberal, and Pashtuns most restrictive. A participatory discussion was held with female Zardozi staff on the concept of ‘qaum’ (an Arabic term for the patriarchal lineage of a kin group, understood in Afghanistan as the extended tribal family often geographically based in a family’s place of origin). In its fullest and most traditional expression, the *qaum* discusses issues and takes decisions that individual nuclear families (and family members) are expected to abide by. Conformity and adherence to *qaum* norms and decisions is required for members to remain part of the social support system. Staff raised the perception that Pashtuns generally held the strongest sense of qaum and Hazaras the lightest. The life histories lightly touch on the degree of influence, character and attitude of the qaum towards women and their nuclear families but no conclusions can be drawn. While Pashtun respondent Shah Gula reported fear about her qaum finding out about her business activities, Pashtun respondent Zaheeda talked about her relatively ‘open-minded’ qaum that included some members interested in similar business opportunities for their daughters. Hazara respondent Malika, on the other hand, demonstrated strong acumen in marshaling her qaum to protect her right to remain living on her husband’s land after his disappearance. Regional differences—in particular, urban and rural dynamics—need strong consideration and the study did not allow for interviews of representative women from each ethnic group in each of the three locations (Dashte-Barchi (Kabul), Jalalabad and Mazar). The study raised peripheral questions like ‘are women of a certain ethnic group harassed more or less in the marketplace?’ which the study cannot draw any conclusions on.

What emerged more strongly as an influence than qaum is the relationship between community support for women’s increasing agency and autonomy, and family support. Life histories in Mazar, particularly among returnee communities that have had exposure to more contemporary Iran, suggest that family acceptance follows a critical mass of women engaging in similar activities in the neighborhood or community. It would seem that among these respondents, even in relatively secure and liberal areas, families are reluctant to be a social pioneers or the subject of innuendo, gossip and derision. Care should be taken to question generic perceptions about ethnicity and to continue to use the life history vehicle to understand the finer grain of personal and family dynamics that constraint or contribute to women’s empowerment.

5. Implications for Women’s Business Models and Growth

The findings from the empowerment study suggest that the *Markets for Afghan Artisans* programme can be most effective in achieving scalable and sustainable results through promoting flexible and reciprocal female working relationships and developing collaborative clusters that, in their increasing numbers, will promote acceptance for women’s enterprise at the community level. Zardozi has needfully focused on skills development so that women can maintain the market linkages they obtain. A second phase is warranted, that moves towards a more strategic role for informal women workers in the garment sector by investigating how women can grow the scope of their business to produce greater volumes.

As part of each life history interview, women respondents were queried on their business model—what they made, how they organized production, and how they sold end products—as well as on growth achieved to date and aspirations for future expansion. Business models and growth trajectories were analyzed according to the personal background and context of women micro-entrepreneurs. The study found that female social support is in the top three readiness criteria for business expansion, along with working capital and a dedicated workspace. A number of related themes emerged, which are presented here.

Female social support is in the top three readiness criteria for business expansion, along with working capital and a dedicated workspace.

5.1 Women’s Aspirations for Business Growth

Women respondents, in general, expressed an interest in growing their business. This may have been an expression of interest in growing their income, not necessarily growing their business. Use of interpretation made sensitivity to nuance more difficult. However, the interview discussions revealed that women, in many cases, were not clear on pathways to growth, or could not see beyond pressing constraints that limited their ability to grow, such as not having sufficient space or time. For many, business growth seemed to be desirable in principle but not a conscious goal in their lives—it seems possible, that many women do not understand themselves as “microentrepreneurs” with the agency that the term implies. Further research can investigate these ideas more deeply. The MFAA programme can creatively engage women in business growth by sharing various growth scenarios and pathways in participatory fora.

5.2 Continuity in Business

Outside of holiday wear, Afghanistan has roughly two garment seasons—summer wear and winter wear. Most women garment micro-entrepreneurs begin as pieceworkers or tailors in one type of product, often which is specific to one season. Women that enter the program learning how to do beadwork on velvet and are linked to a shopkeeper dealing in this product can produce and sell throughout the cold season, but find themselves without markets when summer arrives. The first growth goal of new businesswomen, then, is to train themselves and home producers in both cold and warm season garment production and to find appropriate markets for both (see the life histories of Zaheeda and Bibi Dil).

Continuity in orders is also a basic goal of even seasoned micro-entrepreneurs, and while this is a practical strategy the drive for security through order continuity can actually become a constraint to growth. For example, women tailors working for Tawheed Market in Mazar show signs of being more sensitive to uncertainty than they are to profit margins. Although Tawheed expects aggressive turnaround times that are very challenging for women with their multiple responsibilities, the market offers a relatively steady volume business and the only major alternative production system to male tailors. The situation is competitive, with many poor women clustered in this market space. Although prices are low, losing a valued link to Tawheed in order to experiment with an opportunity like Zardozi's peron tumbon project may be considered very risky (see Innovation Brief, Everdene 2012).

5.3 Working Capital and Cash Flow

Cash flow measures are often used as conventional indicators for business health, particularly in contexts where credit is expensive, limited, or inaccessible. Women may have access to informal credit from wealthier patrons, but this may come at a cost that constrains freedom to act or that otherwise introduces more anxiety to managing business affairs. It might be assumed that women entrepreneurs in Zardozi's programme with high monthly turnover are better able to accumulate working capital for business growth. The life histories suggest that most high earning women are not accumulating working capital; instead, income is diverted towards short term household expenses and long term household goals. As cases in point, both Mahro and Ezat's income are now used to pay for daily household expenses (Mahro's husband spends or saves his own money at his own discretion, while Ezat's husband's income is directed to buying out his brother's share of the family home). Kubra and Malika's income has been invested in land as a family asset. Only Nehdbat and Sakina have invested in workshop equipment, though much of this has been accomplished on credit (and it is possible that credit was not used exclusively for business purposes—this was not queried). The conclusion here is that high income does not necessarily translate to greater working capital, and high incoming earning women are often at risk of running into cash flow problems. Without sufficient cash flow and working capital, these women—despite their strong business acumen and potential—cannot take on any risks or additional investments involved in business expansion.

5.4 A Ceiling on Sole Entrepreneurship

Almost all entrepreneurs in Zardozi's *MFAA* programme operate as sole owners and managers of their businesses. Sole entrepreneurs are vulnerable, in that any personal crisis might shrink or stop her business, resulting in loss of market linkages, reliable producers, or other problems. While many distribute work to informal networks of home-based embroiderers or tailors to expand their production capacity, there is a limit on how wide a network can be effectively managed. Under the best circumstances, this limit is different for every woman, and depends significantly on her degree of motivation, the scope of her social networks, her management ability, her physical and mental health, the age and gender of her children, gender composition and degree of family support in her household, and so on. Nonetheless, discussions revealed that many experienced women had reached their limit—a situation where the risk of product damage given overextension of management resources (and/or the time required to recruit, train and manage) outweighed the promise of additional profit by adding another producer. Women interviewed in this study also have expanded the scope of their business by becoming informal trainers (e.g. Ezat), or by taking on tailoring apprentices (e.g. Nehdbat and Sakina).

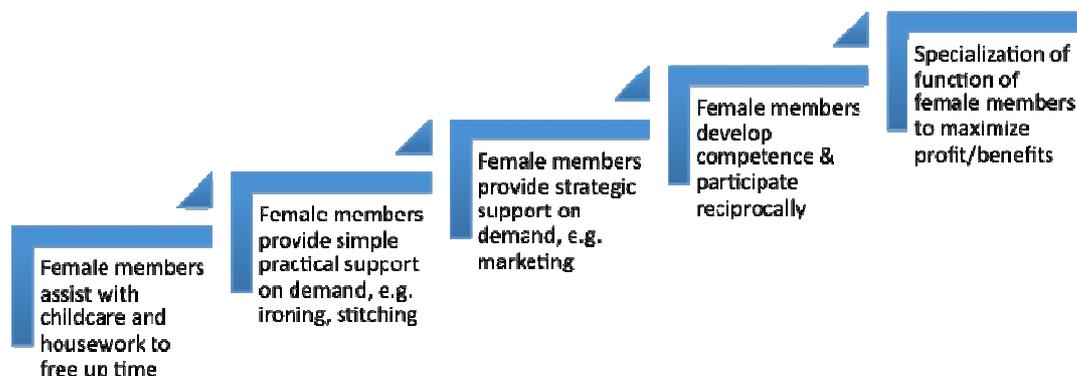
5.5 Partnership with Male Family Members

In Afghanistan, research indicates that women that participate in productive business activities with male family members often do not receive direct financial benefits such as cash income. This is most prominent perhaps in the agricultural sector (World Bank, 2005). Instead, women may be provided in-kind support or small amounts of cash on request on an intermittent basis. These family relationships tend to have patronage dynamics with conditions placed on transfer of money, not partnerships that are more reciprocal in nature. In such family business arrangements, where women have a role, they typically do not handle sales or other negotiations, financial management or marketing. Women in this situation may achieve a higher standard of living but this is still in the context of dependency on the male business “partner” (owner). There is typically little advancement in agency and autonomy relative to even very simple business models where the woman is her own entrepreneur. There are some variations on this situation that allow women to hold the reigns and yet have the advantage of trusted male support—such a case is Leila, who runs a retail shop in Mazar with the help of her teenaged son. This is enabled by the fact that she has a strong character and that her estranged husband lives in Iran and is not present to influence, instruct or otherwise ‘own’ their son.

5.6 Female Partnerships in the Family and Beyond

Zardozi’s experience to date is that Afghan women are reluctant to partner in terms of fully sharing risk, returns and responsibilities, especially outside of their kin groups (note that research in Afghanistan also indicates that men share this reluctance¹). Within households, family dynamics are complex—and women operate at varying degrees of transparency with various family members. There seems to be a spectrum of ways that women draw on other women in their household for support—the latter two are expressions of partnership:

Figure 5: Pathways to Female Partnership within the Household



Female family members are an important source of support, but may lack the interest, entrepreneurial character, experience or skill to be equally vested partners. The relative power and position of the lead entrepreneur in the family can be examined to better understand whether business relations are patron-client in nature, or reciprocal. As cases in point, Zaheeda and Mahnaz perform the marketing for their female family members (a sister-in-law and a cousin, respectively) without commission, and expression of their relatively lower position in the household hierarchy. This is an interesting contrast to the sale agent model where the woman with the marketing link has more power to set wages and terms of production.

¹ Pain, Personal Communication, 2012

Truly reciprocal family-based partnerships emerge from the life histories, however. Nehdbat and Sakina, cousins both by blood and marriage, are compatible, similarly competent, and equally vested in both loans for equipment and profits (though Nehdbat provides the workspace). The partnership enabled Sakina to take a period of time off to have a baby and deal with personal issues at home, yet have a business and workshop to come back to. Malika and her two younger sisters, Nageeba and Siddiqua, also work in partnership but also within the context of obedience and support to Malika, as their surrogate mother, benefactor and household matriarch. Malika seems to be a principled benefactor, not only to her sisters but to extended family members and neighbors, whom she trains, provides a market linkage, and encourages towards independent business. Malika's partnership with her sisters has allowed the women to grow a specialized production line, where fabric cutting is primarily handled by Siddiqua, tailoring by Nageeba, and marketing by Malika. Siddiqua and Nageeba have both been trained in tailoring and cutting but the organization of their responsibilities reflects their relative strengths, to maximize output as a team.

Only one non-family partnership emerged from the life histories, the case of Zahra the tailor who just recently opened a tailoring storefront shop with her best friend from childhood. In this relationship, Zahra conducts marketing activities, yet profits and expenses are equally divided. Trust and long term ties are critical criteria for poverty-level Afghan women, and the emotionally reciprocal nature of the partnership is reflected in the simple 50/50 profit-sharing terms. Zahra's case suggests two other implications for partnerships struck on the basis of relationship: 1) the partnership may lack the ideal complement of assets, skills, strengths and weaknesses that would be sought in conventional business partnerships, and 2) there is potential for overreliance on the honor system, such as insufficient recordkeeping. These factors may create conditions for discord that, if unchecked and unsupported, could result in dissolution of the partnership and damage to the relationship underneath.

6. Conclusions and Recommendations

Have independent incomes empowered Afghan women?

The findings of this study show that women's business activities tend to encourage their development of greater agency, or capacity to act. This must be understood within the broader context that women appear motivated to act on developing a business because there has been a breakdown in receiving adequate support from a male provider. The first stimulus of agency, then, appears to be the lack of support for survival, not the business itself. Agency in the life histories does not reflect independent decision-making so much as greater willingness to be transparent and negotiate rather than simply accept the conditions of their lives. Negotiations with male providers or patrons in the histories focus on engaging in business, reducing exposure to abuse, and important decisions about their children. Engaging in business activities in particular precipitates situations that do not fit with family or cultural norms, and these spur some women to seek approval from male patrons to act differently. The histories suggest that women's choices

The most empowered women in the study have secured their own assets, but continue to live under the authority of male patrons that provide them with social legitimacy and protection.

are more practical than symbolic—even Mahro’s appeal to her husband to stop wearing the burkah to market is primarily motivated by the need to establish trust with the shopkeeper purchasing her products. Women’s stories underline the reality that freedom from emotional and physical abuse, social censure, and overcrowded living environments is one of the most pressing strategic goals that women cherish.

Whether business activities and the income arising from them have helped women achieve greater autonomy is much less clear. The life histories suggest that the primary impetus to work is not to do business for its own sake, or even to seek autonomy as an end in itself. Rather, the objective tends to be to add a revenue stream to the household or enable a family to achieve a greater degree of physical independence, privacy and space but not to challenge structural gender dependency. The women who demonstrate the greatest agency in the study—Kubra and Malika—have secured their own land and homes as critical assets, but continue to live under the authority of male patrons that provide them with social legitimacy and protection.

Finally, the study points to a psychosocial cost for women walking the pathway to greater empowerment—though there is certainly evidence of psychological benefits associated with securing greater freedom from unwanted marriages, abusive situations, and from successfully financing household needs more independently. Women in unconventional life situations, or who are undertaking unconventional (business) activities will almost certainly attract attention and either indirect and/or direct forms of harassment or pressure from extended families and communities. These women express a deep need for caring, reciprocal relationships with other women in their immediate vicinity, ideally female family members in their own household, in addition to safe and trusting relationships with male family members.

In conclusion, this study’s findings provide new reference points for Zardozi to consider in recruiting, training and coaching women entrepreneurs. These are discussed in the lessons learned section that follows.

6.1 Recommendations

The findings of this study reflect the extensive contributions that Zardozi has made to understanding and striving for women’s economic empowerment in Afghanistan. These contributions should be widely disseminated and further refined. The following recommendations suggest areas for refinement and potential applications for the *Markets for Afghan Artisans* programme:

Further Research

- **Recommendation 1:** Adapt life history methodology to make it more responsive to the Afghanistan context. Keep interviews to one hour or less in duration, but stage at least two interviews per respondent, using a skilled and sensitive female translator. This allows the researcher the opportunity to assess the first transcript for internal consistencies, to check the veracity of certain statements in the follow-up interview, and to have time to consider the most important avenues for further questioning or to drill down into key events or experiences (e.g. how social censure is expressed, applied and experienced, how working capital is accumulated or eroded, etc). Multiple interviews also creates space for the respondent to recover more experiences to share. Afghan women respondents are not accustomed to sharing their experiences as a story in summary format, and while shaping events emerge they do not do so in a linear fashion. It seems that the invitation to express

their experiences as a story itself—in addition to remembering and expressing emotionally charged events—can precipitate strong emotions. It is not advisable for interviews to continue if a respondent is showing signs of distress.

- **Recommendation 2:** Develop organizational capacity on use of the life history method and consider longitudinal studies on a sample of women—including the existing set of respondents. This organic and subtle methodology, particularly when paired with observation, is very suitable for Afghanistan, where data often emerges over time indirectly in an iterative process. Genograms and ecomapping, tools used by social scientists and counselors to define the dynamics and composition of a family, might be explored and adapted for further rounds of research. Follow-up studies can track how changes in the broader environment, as well as changes at the household level, effect women in their unique empowerment paths.
- **Recommendation 3:** Consider integrating the life history method into program monitoring, training and research activities. Zardozi might consider institutionalizing a life history interview with each client at intake or six months post-intake (when receptivity and openness may be greater). This will alert the organization to women in unique situations, or with unique business models at an early stage. It seems very useful to help women consciously map their households and social support networks (male and female). The goal is to help women think through their need for emotional support and practical support with household responsibilities, as well as identifying prospects for business collaboration. This may be done in a participatory group setting as part of a training workshop. This might be a new dimension to the business planning module for women, and might also address her stage of life and any expected upcoming transitions.
- **Recommendation 4:** Consider running a longitudinal, comparative household study. This would involve life histories with all or selected members of a household, male and female. The interviews can shed further light on household dynamics by covering how respondents see the other gender, and how they individually view the same event or situation. Interviews with men should also focus on constraints on their autonomy and agency, and the factors driving those constraints. There are many possibilities for structuring such a study, but one option might be to follow two households of similar gender/age composition and track the differences.

Programme Implementation

- **Recommendation 5:** Consider recruiting even more consciously in small geographical clusters and selecting multiple beneficiaries within households. While distribution of benefit concerns are important, the study points out that household-level female social support and critical mass in communities are success factors that will strengthen overall project impact. This “clustering to critical mass” concept seems most likely to drive mobilization of Nisfe Jehan at regional levels. Women might also be encouraged to interact with the programme not as only as individual beneficiaries but as groups defined by mutual kinship and/or trust (“khworhanda” or friends in Dari). These can be viewed as “collaboration clusters” where seeds for reciprocity and flexible forms of practical partnership can be planted in training, fairs, pilots, and other activities.

- **Recommendation 6:** Consider making minor adjustments to the programme’s current classification system such that each client is fundamentally referred to as a “woman entrepreneur”. As a second level of classification, clients can be further categorized according to whether they coordinate the production of embroidered products (EP), tailored products (TP), or both embroidered and tailored products (ETP). As a third level of classification, the primary business model followed by type (e.g. sale agent, neighbor tailor, retail shop owner, wholesale workshop owner, etc.). It will be useful to identify through classification women who are working collaboratively (name of client, name of collaborator, nature of collaboration, etc) so that they can be monitored as a group.
- **Recommendation 7:** Consider directly addressing issues of reciprocity and clientelism at intake by modifying introductory training material. Although no formal study has been done on this issue, anecdotal experience over multiple years suggests that new women sale agents often recruit female family members as home producers; project monitoring suggests that some sale agents set terms of payment that can be considered exploitative or lacking in transparency. The sale agent model has been a very effective business model for both mobile and housebound women, and there is nothing wrong with it in principle. However, if inappropriately used among close friends and family, it can reinforce clientelism, preclude strategic opportunities for reciprocity/partnership and erode women’s critical sources of female social support. The programme may wish to include a section on social support mapping in the Sales Agent Introductory Training Module. The new section might contain a social support mapping exercise, discussion and activities on reciprocity, and recommendations for recruiting to avoid potential pitfalls. The programme might want to assign new clients to a female staff mentor for periodic check-ins on this issue.
- **Recommendation 8:** Consider a Growth Pathways Pilot project that identifies specific models for growth, from extension of home producer networks to home tailoring instruction to wholesale workshops to retail workshops. Research can be conducted to discover how these business models developed organically. Mazar, in particular, should be examined for new models and opportunities for growth through partnership and collaboration. This project can then begin a process of mapping out pathways to business growth that match typical constraint/asset scenarios. Zardozi can then work with *Nisfe Jehan* and individual women clients to help them explore their own potential pathway(s) to business growth.
- **Recommendation 9:** Consider a Practical Advocacy Project for selected male family members of female clients. Household and social support mapping exercises with women clients will reveal the names of trusted and supportive male family members. With agreement from female clients, these men might be approached to participate in this project. The project might be framed as helping this select group of men view themselves as advocates (rather than project staff as women’s advocates appealing to men to act in certain ways) and ask men what external market constraints are preventing the women in their families from earning wages on the basis of business skill or product quality rather than gender. As much as possible, this project should be practically-focused and participant driven, allowing the group of men to scope out potential activities and strategies; male Zardozi staff can facilitate and share market information to ground discussions in market realities. There is tremendous potential to leverage male advocacy to challenge the terms of trade at Tawheed Market in Mazar. It is hoped that once this group attains some maturity and strength that it may sow the seeds of a new paradigm of family honor that shifts away

from fear of the stigma of working female family members towards respect for women's contribution and protecting their rights to fair treatment.

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Annex 1: Women's Life Histories

AKLIMA

Location: Sheik Mistri, Jalalabad

Research Note: We interviewed Aklima, a Banjara (gypsy) woman, in her residence in the Sheik Mistri area. She donates her room to the project as a mobile manbeh, and we conducted our research during a manbeh morning. She was sitting with her daughter in the corner of the room amidst many women manbeh-visitors who were curious onlookers. The lack of privacy in the space made it hard to drill down into family issues.

Aklima is a sale agent with a network of up to 15 home producers (including her daughters), though only ten of them might be working at any given time. She works in nageena yahkhan², making about 20 rupees per piece after payment has been made to her home producers. She works for Kharamad Shah, one of Zardozi's shopkeepers, who provides her with the necessary inputs. She reports that she isn't interested in expanding her workforce because she is worried she won't have time to supervise them and prevent mistakes that might ruin the shopkeeper's supplies.

She is living rent free in a compound on a land allocation site, but there is a sense of impermanence about her tenure there that leaves her feeling less than secure. She recently borrowed money to fix the roof, however, at a cost of 5,500 rupees³ and repaid the loan from her own income (she facilitated the loan because her husband is considered too old and itinerant to be credit worthy). The compound is shared with her daughter and her daughter's husband and family. Her husband is part of the family unit but he is a traveling gypsy trader, and only visits the family about once a month in the summer though he typically stays with them over the winter. He is very old and his intermittent financial contributions are not enough to support her and her family. She has ten daughters and two sons, with the youngest daughter sixteen years old.

Although she primarily runs the business, Aklima's eldest daughter and her youngest unmarried daughter can go to the market if she is unable to for some reason. Her other, married daughter in the compound does not have her husband's permission to go to market. Aklima reports that, in general, she is not criticized for going to market, because she is Banjara (gypsy), and because she says that everyone knows she has taken permission to do so from her husband. However, she also said that she tries to keep her marketing activities secret, telling her neighbors that she is sick and has to go to the medical clinic. She walks out from the settlement to a main road and then takes a rickshaw to market. Apparently, there are a lot of gypsy/banjara families in the Sheik-Mistri settlement.

Aklima's youngest daughter only studied up to 4th class before dropping out of school. The reason given for leaving school is that "if she goes to school, people will say bad things about her". She is now engaged to her brother's son. Apparently, Aklima's husband arranged the marriage, but she was given reign to decide to give her daughter away for free without asking

² Iron-pressed jewels

³ Paid in caldor, where 1.82 caldor is 1 rupee

for a bride price. Aklima reported that she made a *nazar*, or religious promise prior to the birth of her son that if she received a son, she would give a daughter away without a bride price. She also said that she has already given many daughters away and has enough money.

Research note: During this conversation, the daughter became upset and started to cry. It did not feel as though we were coming to the point of her marriage arrangement story and her feelings about it. This didn't have the ring of truth to it but we didn't have the right context to drill down further.

ALEENA

Location: Dashte Barchi (Kabul)

Body Language: Slouch, stiffness in neck and shoulders, hands clasped in lap, deep hissing sighs, verge of tears

Aleena is Tajik and in her late middle age. She married at sixteen years old and moved to her husband's family's home. He has two brothers, and originally they all lived in one house. During the war, one brother in law went missing. Her father-in-law died, and her mother-in-law went to live with the eldest brother in law. Then, during the Taliban period, her husband went missing. With no one to provide for her, she took her children to her mother's home. He remained missing (it turned out he was in jail and when released came home). When he came home, he was more or less disabled from trauma. He had a heart problem, and was paralysed on one side of the body (likely a stroke). He did not return to work. Very recently, he has taken a job as a guard and this promises to bring the family some much-needed additional income.

She started doing home-based embroidery about the time that the Taliban regime took over the country. She took her malnourished baby son to an International Assistance Mission (IAM) clinic where a foreign doctor named Pitchin not only treated her son but asked her what skills she had, and ordered embroidery piecework from her. Before leaving Afghanistan, the doctor gave her a stamped recommendation letter and introduced her to another foreigner working with IAM. She learned tailoring as well as embroidery. Eventually her connection with IAM led her to Zardozi. Before and after joining Zardozi, Aleena has worked primarily in the neighbor market without directly traveling to market herself. This has insulated her from social censure, though she feels her community is sympathetic to her situation and wouldn't harass her for going to market.

Aleena had found her in-laws relatively mild and expressed that she wished she could live with them and receive some financial support. They are not willing to support her, however, and avoid visiting her because they are afraid they will be asked for financial help. Her own brothers help her pay the rent on her house. She has five children. Her eldest son is 18 year old and in 10th grade and taking a tailoring apprenticeship but does not bring in income yet. She has a 15 year old daughter, 11 year old twins (one of whom has a speaking disability), and a daughter that is 8 years old (2nd class in school). Aleena uses her income to pay for their uniforms and school supplies. She worries about her daughter that doesn't speak (and who has not been properly diagnosed) and frets about her daughters remaining in school. She says that she doesn't want her daughters to marry young like she did.

Aleena manages a network of 12 tailors and 8 embroiderers. Her reliability, attention to detail and quality has made her a favorite of Zardozi staff, who often give her orders for their own personal clothing. She reports that she's ready to take on more home producers if she can identify them.

BIBI DIL

Location: Jalalabad

Research Note: We interviewed Bibi Dil, a Pashtun woman, in the Zardozi office. She is middle-aged. She had difficulty breathing throughout the interview and appeared close to tears, which cut the interview short. Project Manager Laiq Samim translated the interview. This lacked the gender compatibility needed for respondent rapport.

Bibi Dil is married to a mullah. She has three sons and three daughters. Her oldest child is an unmarried daughter; her oldest son is in 11th class and not working, and her youngest child is one year old. Four years ago, her husband took another wife. Until about eight months ago, shortly after her youngest child was born, he withdrew support for her and her children. She continues to live in the same house and has a private room for herself and her children. Her husband continues to provide some food, but not enough to meet her needs, or to cover other personal items or medicine. She feels very vulnerable. One of her sons gets some money from teaching Koran and brings her some income from this activity.

Trying to develop a source of income, Bibi Dil secretly bought samples of salma dozi from the bazaar and figured out how to do it herself. She trained her older daughters how to do salma dozi too. She has a large frame in her home. She has a network of 10 home producers, 2 of which come to her home to work on her frame. The other 8 HPs work on smaller frames in their own homes. When she needs to deliver an order, she brings one of her sons with her. She says that her husband and his family are very conservative—and they do not know that she goes to the market and would not approve of it. They know that she is working for an NGO, and think that she takes the salma dozi to the NGO for sale.

EZAT

Location: Mazar-e-Sharif

Research Note: We interviewed Ezat, a Hazara woman, at the Zardozi office. She lives in Noor-e-Khoda, a district within Mazar city (not too far from the city center). She is bright, cheerful, and quick-thinking.

Ezat is a young middle-aged woman in her early thirties. She is a neighbor tailor and newly, a community tailoring trainer. In her role as neighbor tailor, she has an apprentice named Zakiya. Over the year that she has been working with Zakiya, she has come to treat her more as a partner than an apprentice. This is in part because Zakiya has been successful and reliable. She is not a relative, but rather a woman in her community without a father that is attending university and needs to earn money on the side. Ezat has a manual machine and an electric overlock machine. There is a high degree of flexibility between the women, though evidence of

specialization in activities. Ezat does the fabric cutting for both of them. Sometimes Zakiya works at Ezat's house; she might bring her own machine or use Ezat's machine. She also comes to Ezat's house to collect the cut fabric pieces, brings it to her own house to sew it on her own machine, and then brings back the finished product to Ezat. Ezat says that for a 150 AFN Panjabi that she cuts and Zakiya sews, Ezat gets 100 AFN and Zakiya gets 50 AFN.

In her new role as community tailoring trainer, Ezat has taken ten students. She started running her two-month tailoring upgrade course a month ago for tailors who wanted more advanced skills. The course costs 200 AFN per student. Each student brings their own machine to her house for classes, which run from 2:00 PM to 4:00 PM every day except Friday. Ezat started running the course at the request of mothers in the community that wanted their daughters to improve their tailoring ability. The students have some basic knowledge already but need mentoring to upgrade their skills; most are from her neighborhood and community. Ezat is not too worried about training her competition—although her older sister, a tailor in Iran, cautions her about teaching her students everything, she thinks that Noor-e-Khoda is a big community with lots of customers. She also think her overlock machine will ensure that she keeps her competitive edge. Ezat also saw the course as a way of identifying and grooming other apprentice-partners like Zakiya, that could expand her business and increase her income. She is only able to do the course in the summer, because winter days are shorter and more taxing with household responsibilities.

Ezat took Zardozi's eight-day tailoring training course in 2011. In her neighborhood of Noor-e-Khoda, she has earned an excellent tailoring reputation. She has been a tailor for five years. She learned in Mazar, not in Iran (it seems she spent some time in Iran but this was not discussed in detail). She has began to rely more on the design manbeh in Noor-e-Khoda and regularly uses new designs. She says she has been able to improve her quality and match colors better. Now, she can charge higher prices for her products (from 120 AFN to 150 AFN per Panjabi, sometimes 200 AFN according to design and quality).

Ezat is married with four children, all of which are sons. She and her husband live with her husband's mother. Her husband is a builder. Her oldest son is fourteen years old (8th class), the next eleven years old (5th class), then 3 years old, and her youngest is only six months old. Ezat reports that she has developed a good relationship with her mother-in-law over the fifteen years they have been living together; she wants to keep living with her. The mother-in-law helps her care for her young children. In particular, she looks after the baby's nap during Ezat's tailoring course. Ezat has the stability in her house needed to maintain a consistent schedule. She says that she gets up for morning prayers at 4 AM and doesn't go back to sleep. She does all the family housework (cleaning, making bread, making food, laundry) until 7 AM. She gets her older kids up, breakfasted and to school; does her own tailoring work from 9:00 AM to 11:00 AM, makes lunch for her family; runs her tailoring course from 2:00 PM to 4:00; makes dinner for her family; and at night she helps her children with their schoolwork. She is proud that she is literate and able to help them, because she is concerned that the government school's teaching system is not very good. Although she carries most of the responsibility, Ezat says that if she has a lot of extra tailoring work, her mother-in-law may also help with washing dishes at home.

The house in which Ezat and her husband live belongs to both her husband and his brother. The brother is in Iran. Ezat and her husband are working hard to buy out the brother's share of the house. They use Ezat's income and half of the husband's income for living expenses, and save the other half of the husband's income to buy out the remaining share of the house. Ezat's

husband is supportive of her tailoring. He says that if she can handle it and keep all her other responsibilities going, she's also welcome to go to market. To date, Ezat has shied away from direct marketing. She says she is nursing her baby and it's too much for her to go to market right now given everything else she is responsible for. She says she might go to market in future when her youngest is grown and she has a dedicated space. In her words, "when I work for shopkeepers, I should have my own separate room, a successful hard-working team, and all necessary equipment." In the meantime, she is thinking about sending some of her tailoring students to market. She is trying to work very hard to increase her customers in the neighbor market.

FAWOZA

Location: Sukhrod, Jalalabad

Research Note: We interviewed Fawoza, a Tajik woman, in her residence in Sukhrod, amidst her mother, sisters-in-law, and two children. The discussion began with Fawoza's mother. Fawoza expressed some discomfort and defensiveness in her tone and body language around the more sensitive questions. Because she was not alone, it was hard to drill down into family issues.

Fawoza is a widow in her early thirties, with two children. Her eldest is a ten-year old son who has some kind of heart problem for which Fawoza must pay medicine. Her youngest is an eight-year old daughter. She reports that her husband died over seven years ago, shortly after her daughter was born. After her husband died, she remained living with her husband's family, which is adjacent to her family of origin's compound. Her husband's family (led by the brother-in-law) is poor and after two years they told Fawoza that they didn't want to take care of her anymore. Her brother-in-law sent her away, and she returned to live in her brothers' compound. Fawoza reports that they keep up relations on a loose basis but there is no intimacy, but no censure or harassment either.

The compound was now home to her mother (her father died), her sister, her three brothers and their wives. She was given one room for herself and her children, which she also uses for her tailoring business. At first, she shared meals with her extended family because she couldn't afford to buy food for herself and her children. Only one of her brothers gave her some money on an intermittent basis so that she could buy extra food and other personal items. She says she was not happy before, and that she felt afraid and insecure.

One of her sisters-in-law taught her how to use a sewing machine, and Fawoza began to work as a neighbor tailor on a very small scale. She started to have a small, independent income. With this income, she began to buy her own food and eat separately from the rest of the family. She reports that after receiving training from Zardozi, her amount of work and income have increased substantially. The family accept her business, and because she takes her ten year old son on visits to the market, they don't criticize her marketing activities. With her income, Fawoza can send both her son and her daughter to school and pay for her son's medication. She says that if he was well, he could already start to bring in some side income; she wants to wait until he gets better before learning a trade like auto mechanics on the side. She wants her son to finish school.

Business Model—In addition to working in the neighbor market, Fawoza has started to work for a nearby shopkeeper in Sultanpur market (a new bazaar in Sukhrod). This new arrangement has been going on about three months. The shopkeeper provides her with the design, fabric and thread, and she tailors women's dresses. According to her mother, she completes about three dresses per week. Although demand in the neighbor market is intermittent, it yields higher margins, so Fawoza prefers this type of work to orders for shopkeepers. However, work for shopkeepers tends to be more regular. To date, Fawoza has tried to juggle both neighbor market work and work for shopkeepers⁴. When she has a large number of orders, she works late into the night. Fawoza's mother is relatively unskilled but gives her some help—for example, Fawoza does all the cutting of the fabric, but her mother gives her some help with sewing the seams. According to Fawoza's mother, Fawoza has not yet devised a more coordinated plan for managing volume, such as hiring or outsourcing some labor.

KUBRA

Location: Dashte Barchi (Kabul)

Body Language: Confident, talkative, salty humor and pragmatism

Kubra is a spirited older woman. She reflects fondly on her upbringing in Dashte-Barchi as one of two sisters with parents that spoiled them and treated them kindly. Her life changed dramatically when she was married and went to live with her husband's family in a distant village—his parents, sister and elder brother. In this new home, the elder brother controlled the finances and most household decisions. He expected every working person (including Kubra's husband) to turn their earnings over to him. Most were in the shepherding business. He was saving money so that he could buy his own house and move there. Frugality reigned—Kubra remembers that family members were expected to drink hot water instead of tea. Kubra resisted and was beaten regularly by her mother-in-law. One bad beating split her earlobe in two, which remains a deformity to this day. Cowed by his family, her husband did not come to her defense.

Two difficult years later, the elder brother saved enough to buy his house. He also wanted to take his inheritance of the family home. The house was sold and the proceeds split into thirds (one third for each child). The family's herd of sheep was also divided up. Kubra's father had given her a beautiful hope chest at the time of her marriage, and she remembers a major fight over the contents at this time. Her husband's family wanted to divide the contents into thirds, but Kubra insisted that it was her own. The argument escalated to the point that the local mullah was called in to mediate, and he decided in Kubra's favor. The elder brother moved into his new place, taking his mother with him.

Kubra and her husband and children now lived on their own, and her husband continued to work in the sheep business. To supplement their income, she started doing embroidery for neighbors in exchange for them spinning wool that could be sold by her husband in the markets. This was unpaid work for which she did not get any cash income of her own. When the Taliban took over their village area, Kubra and her husband decided to move back to Dashte Barchi

⁴ Note: A common strategy is for women to work for both buyer types but they tend to chase short-term higher prices with neighbors at the expense of developing into reliable suppliers to shopkeepers

where her sister still lived. They had some savings from selling wool. They were able to live rent-free in the home of a family that had left the country.

Though Kubra's husband deferred to his family of origin when they lived in the village, in Dashte Barchi he began to listen to her more. Kubra's entrepreneurial drive led her to seek out a carpet trader for whom she could do outsourced, home-based carpet weaving. She convinced her husband to use their savings to purchase a carpet frame. Her husband took work as a daily labourer-bricklayer, and she took over the carpet business. Her son, seven years old at the time, helped her with carpet-weaving. She took the salary directly from the trader. Over time, her husband's extended family became less involved in their lives, though their disapproval and dissension continued. Her husband became more consultative, but still made significant decisions on his own, like deciding that their eldest son would not continue in school past 6th grade. Meanwhile, Kubra continued to think strategically. She bought land with her carpet weaving earnings, and when a refugee relief project came along with the offer of building her a two-room house, she gladly captured the opportunity.

Kubra first joined a women's savings group in Dashte Barchi, and then heard about Zardozi. When she joined Zardozi, she started as a sale agent with six home producers, and has now developed her network to 31 (20 beadworkers, 10 embroiderers and one tailor). She does most of her tailoring work herself as well as sheesha dozi. She deals in a wide range of products from kandhari to shirts and other types of piecework for mainly Baharistan and Kote Sangee markets. These days, Kubra has acquired significant assets—a car, and four houses. When her husband tries to curb her freedom from time to time, she shows him her broken earlobe. She says that these days, he consults her before he spends his earnings. His family—and broader qaum—still gossip behind her back, but she says she's detached herself from caring about it and just gets on with her life.

She says that her success in business has made a major shift in how her sons respect her. She says that they always kiss her hand, every day, when they come home from work. She pays for her second son to go to private school and a bodybuilding club. Her daughter is now in grade 3, and Kubra is confident that she'll play a very strong role in deciding who her daughter will marry, as well as her sons! She wants her daughter to attend university (despite the fact that the qaum will disapprove) and complete her studies before getting married.

Business Model/Growth. Kubra wants to expand her business step by step and grow her income. She doesn't see any constraints to expansion except her ability to properly manage orders. As only one owner-manager, there are limitations on how much she can do. At present, Kubra feels she is maxed out with household and business duties. She has a plan to hire a woman to do housework at her home (her husband and sons don't do housework). She doesn't trust the idea of partnership and sees it as risky and time-consuming.

LEILA

Research Note: We interviewed Leila in her new shop. The shop was in a good location on the corner of the intersection of a main arterial road and a smaller road. The shop had little inventory, but a counter and a fridge for cold beverages. Given lack of time, this was a very short

interview and more focused on business model than life history. Further follow-up interviewing with Leila is recommended to understand the details of her story.

Leila is a middle-aged, energetic Hazara woman with animated features. She lives in Shajahdia, a newly-developed neighborhood of Mazar-e-Sharif near the airport populated primarily from recent Afghan returnees primarily from Iran. Leila also spent time in Tehran, Iran. There, her family had an informal business partnership running a small convenience market with an Iranian family for five years. She had the primary role in her family's side of the partnership; she would run the shop daily during the evening shift, from 3 PM to 9 PM in exchange for 30% of the profit. She said that the corner store had a good location and lots of customers.

Leila returned from Tehran to Sari-pul, Afghanistan 8 years ago, but her husband remained in Iran. Leila expresses pity about him—he was orphaned by four years of age and grew up with an aunt—the implicit statement was that he has had a challenging life. He has rheumatism and has not been able to work steadily for a long time. Leila says he is so ashamed about not being able to support his family that he stays away. He is a second cousin (her mother's cousin). He sends small amounts of money intermittently when he feels better and is able to work. Leila lived in Sari-pul for five years with her mother and three brothers. The entire family moved to Shajahdia, Mazar three years ago. Leila has a son who is now 16 years old and a disabled daughter unable to stand or walk since birth (it is not known whether she has other children).

When she moved to Mazar, Leila began to participate in Zardozi's programme. She is a sale agent working for two shopkeepers and the neighbor market, with twelve home producers, and deals in women's blouses and scarves. She opened a shop at low rent in Shajahdia but the location was not good and the shop didn't attract enough customers to make the business viable. In this shop she tried to sell women's accessories (e.g. scarves) and clothes. Two months ago, Leila rented a shop in a recently constructed commercial building on a main arterial road in Shajahdia. The rent is 1400 AFN/month. She has taken out a loan from FINCA for 10,000 AFN with a repayment schedule of 1100 AFN per month. It was very hard for her to cover the rent the first month, but this month has been better she says. Management isn't a concern to her; she says this shop is only one-third the size of the store she managed in Tehran. Lack of working capital to invest in inventory is the key challenge. The store looks very empty, with only a small stock of convenience items, candy, beverages and a small amount of peron-tumbons. The shop has a lot of potential, with a sturdy counter, a scale for produce, and considerable space. She also has a fridge for cold beverages, purchased with a loan from Zardozi. She wants to sell a greater range of items, including fresh produce and a range of women's accessories and garments.

Leila provides for her own family, but loosely "answers to" her brothers. She says they are not comfortable with the fact that she owns a shop, but they do not prevent her from doing so, either. They do not provide her with any practical assistance. However, her son actively helps her run the shop. She has not experienced any harassment from the community, which she says is liberal. Apparently there are other women who own shops in Shajahdia—the community accepts a role for women in business.

MAHNAZ

Research Note: This interview was held at Mahnaz's home in Mazar-e-Sharif. Mahnaz is Hazara. Her sister and aunt were present in the interview. She is young – in her early twenties. She is very thin, perhaps undernourished, has a restless energy but easy to smile and laugh shyly.

Mahnaz is 24 years old and unmarried. She lives with her sister, who is married to their uncle, in a compound with two homes rented by her sister's husband. One home is occupied by her older sister, her sister's husband, and their five children--2 daughters and 3 sons. The oldest son is 13, and the oldest daughter is 8. They youngest child is a baby under one year old. Mahnaz lives with her sister in this home. The other home is occupied by her aunt (Leili's mother), Leili (22) and Leili's brother (Leila's father also died, the timing of which was not confirmed). The extended family has rented the compound for two years (before that they were in Dawlatabad).

Mahnaz and her older sister come from Dawlatabad, in Balkh province. Their mother died when Mahnaz was three months old; their father died several months later. Mahnaz says that they both had cancer. Mahnaz was first raised by her maternal grandmother and her maternal uncle in Dawlatabad and then Mazar. She said that "her uncle's behavior wasn't good" implying sexual abuse. There could be no further questioning in this area. Two years ago, when Leili's family moved from Dawlatabad to Mazar, Mahnaz saw her opportunity to leave her uncle's house. She was able to negotiate her move to her sister's family's home in the compound in which she now lives. At present, they are worried that their landlord will ask them to leave. It seems to be a looming threat but not concrete enough to get them started on looking for another house to rent.

The men in the family have been unable to support the 4000 AFN/month rent of the compound. Mahnaz's sister's husband is a day laborer and makes about 200 AFN/day. Leili's brother is twenty years old and unmarried. He graduated from high school and just completed two years post secondary studies in mechanics ("technique"). He has not been able to find a job yet, and the security of the family depends upon him finding one as soon as possible. Currently, they sometimes need to borrow money in order to make rent. The family is in debt to the one surviving uncle in her mother's side of the family (her mother's brother) as well as to neighbors, but the scope of debt not known to Mahnaz. She has one maternal aunt, but she is unable to provide any financial support.

She first started working for Tawheed Market four years ago, while living with her uncle's family. Her neighbor in Mazar was working with Tawheed market and told her about it. Her uncle took Mahnaz to the marketplace, and she started with taking small orders for ten peron tumbons directly from shopkeepers in the market. Now, she and Leili both work for Tawheed Market making men's and boy's peron tumbons. Her shopkeeper gives her the fabric with gul dozi already machine embroidered on the collar.

Mahnaz and Leili provide each other with support and flexibility in terms of sharing household duties (both help with childcare and housework), but don't work as partners. Both have their own machines, do their own cutting, and work at different times. Both use their income to support their families (i.e. Mahnaz will give money to her sister's husband for rent), but on an ad-hoc basis and not according to a pre-agreed plan. Mahnaz says that she loves her sister's children and loves to be able to buy clothes for them. She also keeps some money for her personal needs, such as clothes.

Both Mahnaz and Leili have recently decided to go back to school. Mahnaz left school at 6th class, so she is just restarting again at 7th class, attending school in the mornings and tailoring in the afternoon. Leili is restarting again at 8th class, attending school in the afternoons and tailoring in the mornings. Mahnaz she doesn't mind that she's so old, because there are many other older women in her class. She's delighted to be able to go back to school. Her sister's husband has decision-making authority in their family. Mahnaz says he and her sister will decide about who she will marry, but she feels they would not make a decision against her preference.

Mahnaz mainly goes to market for both of them, but once in awhile Leila and/or Leila's mother accompany her. Mahnaz does not charge a marketing commission. They are each able to make about 36 peron tumbons per month. She could make up to 54 per month, but only if she did not go to school. Mahnaz says that she also makes some peron tumbons for neighbors, and makes clothes for the family. Mahnaz says her sister's husband recognizes the importance of her work to the family and has no problem with her going to market. It's also socially acceptable in their neighborhood: many neighbor women work for Tawheed. Before her baby was born, Mahnaz's sister was also working with her; now, she is busy with the baby but may help again in future. The family has not worked with apprentices. Lack of space is their concern: there is no separate room in the compound that can be used as a dedicated workshop. Mahnaz and her family share one room that is used for living, eating, sleeping and tailoring. They don't have a cutting table (she rued the fact that the was not present on the day that Zardozi gave out equipment to tailors!).

Participation in the Peron Tumbon Pilot Project

Over the past two months, Mahnaz and Leili were part of the Peron Tumbon Pilot Project, producing 50 peron tumbons targeted to customers in northern, rural markets. Mahnaz and Leili were pleased to participate in the pilot, and accepted the 60 AFN margin per set. Mahnaz is an excellent tailoring, with polished finished work, and easy familiarity with making men's peron tumbons. She is hoping to continue working on the project but cannot commit to more than 40 peron tumbons per month at this time (70-80 for the two ladies).

MAHRO

Location: Dashte Barchi (Kabul)

Body Language: Forthcoming but nervous, wringing/rubbing hands, crying

Mahro is middle-aged. Mahro was betrothed to her husband-to-be from the time she was a very young child. Five years older than her, he is mute (unable to speak) from the time he was a child. Neither he nor Mahro know the universal sign language, but they use their own signing system to communicate. At first she lived with her husband and his two brothers and parents. Mahro seems to have accepted her marriage and expresses that she had no major problems with her husband outside of concerns about money, and his not making enough money for her to outfit the house and kitchen the way she wanted to, or to serve guests to her standard. He would bring home furnishing and kitchenware that she wasn't satisfied with, and they argued. As her husband's (the eldest brother) brothers expanded their families with wives and children, bickering started to become more frequent in the large household.

Her husband works and makes a small income. To supplement her husband's income, Mahro began working as a neighbor tailor, sewing for her neighbors. Her low awareness about the market pricing for tailoring meant she earned relatively little for her work. When she was introduced to Zardozi, Mahro became a sale agent specializing in beading piecework. She started with six home producers and has worked her way up to 25 home producers and a tailor. Mahro started to be able to decorate her part of the home the way she wanted to, and accumulated some of her income as savings. At first, Mahro didn't tell her husband about Zardozi. She slowly released information to him, a little at a time.

With decreasing space in the family home, the brothers decided to sell the house and each take a third of the proceeds. With Mahro's savings, she and her husband were able to buy out one brother. The other brother divided the house in two by building a wall across the middle of the compound, and brother who sold his portion of the house rented a house three bus stations away. The two brothers remain relatively poor, living on selling chickens.

The brothers and their wives appear to deeply resent Mahro and her husband's economic advancement. Then came the day when Mahro went to the market to deliver an order to a shopkeeper for the third or fourth time and was told that he couldn't identify and trust her as an anonymous woman in burkah. Apparently shopkeepers are also concerned that women use their burkahs as a way of shoplifting. She told us, "When I'm wearing a burkah, I feel like a thief." Perturbed, she came home and explained the situation to her husband and told him that she wanted to wear a long scarf rather than a burkah. She got her husband's approval. When her husband's brothers and wives found out, and the larger *qaum*, there was much disapproving talk. Disapproving talk also revolved around her mobility in going to market. She defends herself at family gatherings, saying that she is only going to "women's places".

The brothers and their wives began to work on Mahro's husband about Mahro's increasing independence. His inability to speak made it difficult to negotiate with them, and their interferences and arguments began to wear on him and he has not been as supportive to Mahro as previously. Mahro tells her husband that she is providing a lot to her family in terms of income so he doesn't have a right to tell her not to go market. He has not prevented her from continuing her business, but instead of using his income on family needs, he has taken to keeping it to himself and has now put the full responsibility for family maintenance on Mahro. It seems that this is at the instigation of his brother. Mahro is deeply hurt by her husband's behavior, and the fact that he has begun to listen to his brothers' families' interfering chatter rather than attending to her and acknowledging how hard she is working to support him and their children. She is also stressed by the constant disapproval and innuendo from his extended family.

Business Model/Growth. Mahro has expanded her home producer workforce as she has been able to get larger orders from Mandawi market. Her core group of producers had existing skills in beadwork, but when she wanted to expand her business she had to recruit new, unskilled pieceworkers from her neighborhood (e.g. at her local women's bakery). She says that regardless of whether her husband shares his income, she wants to grow her business and increase her income. Her first challenge is to attain more continuity in her production and income—to overcome summer season slumps in demand for beadwork, she is considering moving to production of summer wear. New designs, not to mention new types of production, require her to train her entire network of home producers who are still relatively inexperienced.

She is also considering doing so by adding new home producers, but will have to invest time in training them. Cash flow is a real issue for Mahro because she is now sole financial supporter of her family. She doesn't have accumulated working capital to finance gaps between payment and wages due to home producers. As the sole manager of her network of producers, Mahro also sees expansion as risky if she can't keep up by delivering products on time or make sure there are no color mistakes.

MALIKA

Research Note: We interviewed a family of Hazara sisters living in Sayed Abad district of Mazar: Malika (the eldest), Siddiqa (the middle sister), and Nageeba (the youngest). Siddiqa has the strongest skill in cutting and tailoring but about a month ago was injured in a car accident—she was hit by a police car in the street outside of their compound. Malika was the primary respondent in the interview. She has a long-term anxious and strained look but a sweet, forthcoming sense of humor. She is early-middle-aged (mid to late thirties).

Malika and her sisters grew up in Chintal district in their father's home, until he died of complications with rheumatism, before the Taliban regime. Their mother developed hypertension and was ill for a long time before she died four years ago. She married young, before her father died and went to live with her husband in her current residence. She had one daughter, and not long after her husband went missing and has never been heard of since. Her daughter is now 16 years old. After her father died, Malika brought one of her two elder brothers and her two sisters to live with her. After her husband went missing, life was difficult but at least they had a place to live as the house was in her husband's name.

A year or so later, her husband's one living brother from Dar-e-Suf, came to kick Malika and her family out of the house so he could give the land to his nephew. Malika called on her male family members (both brothers, and cousins) and her male neighbors to advocate on her behalf. Intense negotiations began a cash 'buyout' to the brother-in-law of USD \$10,000 was agreed upon. Unfortunately, Malika didn't have the money so she had to lease out the compound to raise funds. They leased the place for 90,000 AFN and returned to their roots in Chintal district. It took Malika and her brother eight years to save the money to pay back the lease the 90,000 AFN. Her brother went to Iran to work for two years. She started home-based carpet-weaving in Chintal. She braved traveling herself to Mazar during the Taliban to purchase input materials, and produced finished carpets for a carpet shopkeeper. She marketed the carpets directly on her own. When they reclaimed their home in Sayed Abad about four years ago, Malika continue to support the family through tailoring. Carpet weaving had taken a physical toll, and she considered tailoring physically less demanding. Her brother worked as a laborer. Two years ago, the brother-in-law returned to trouble the family, this time insisting on Malika's hand in marriage (indirectly asking again for the house). Up to that point, he was unmarried. A big fight ensued. Malika asked him where he had been over the past eight years. She told him that her own brother had supported her and her daughter, and that she wanted to live with her brother. He finally went away unsatisfied, got married to someone else, and is no longer perceived as an imminent threat.

Malika says that she has a good relationship with her brother, and with a smile she reported a decent relationship with her brother's wife Khawa Gul (though clearly there are some tensions).

Since the sisters are occupied with tailoring, Khawa Gul does most of the housework. When the sisters are not tailoring, they also pitch in to help with housework. Her brother has three sons. She and her brother are collaborators that make important decisions together, though structurally he is the protective male lead. Malika is proud that her daughter is going to school—she is in 10th class and the only girl in their family going to school. Malika wants her daughter to graduate and go to university, and she says she has her brother’s full support for this (as well as everyone else in her family). When it comes to marrying her daughter, there is no hurry, but when the time comes she and her brother will decide together. She trusts her brother to select someone she likes and respects.

Business Model – The sisters make peron tumbons for Tawheed Market. They have one room dedicated as a workspace. They are specialized in different dimensions of the tailoring business and work in coordination together. Malika primarily does the main tailoring. Siddiqua does most of the cutting and machine embroidery of collars. Nageeba does some cutting and regular tailoring. Both Siddiqua and Nageeba have received cutting training from Zardozi. They only have two machines. At maximum capacity, they can make 40-45 PT sets in one week. This volume is not comfortable and creates tensions in the family; 30 is an ideal volume of turnaround. Unfortunately, Tawheed requires a fast turnaround so they work in spurts which is difficult for them. Malika does all the marketing for the family, and she goes alone. She says she has done this for so long, that it doesn’t phase her anymore. For the last three years, the family has taken on apprentices from time to time, usually young relatives. They typically provide skills training and release the woman to go make her own income for her family. A month ago, when Siddiqua was injured in a car accident and couldn’t work, the family brought on a niece’s daughter named Samira (from Noor-e-Khoda) to do machine embroidery. Malika says that Samira will be free to do her own business and go directly to market and support her family, once Siddiqua returns to work. Malika would be willing to work with apprentices as part of a business model to earn more profit, if they had a consistent, high volume order. To date, that has been elusive. The family do reasonable quality work but a sample had puckered and uneven seams, suggesting their buyer is relatively quality insensitive or they need additional training.

NEHDBAT AND SAKINA

Location: Mazar-e-Sharif

Research Note: We interviewed Nehdbat, a Hazara woman, at her home workspace. She is early middle-aged, perhaps in her mid to late thirties.

Nehdbat lives in a three-room house in a compound with her husband and her four daughters in Mazar. Her husband is a building designer. Her oldest daughter is 16 years old, and her youngest five years old. The youngest is about to enter school and all the older daughters are in school. They also help her with housework, freeing up her time to work on her tailoring business. Her husband not only supports her tailoring business, but actively assists her by delivering her finished products to Tawheed Market (she continues to go to market to get the orders). Her three-room home formerly allowed for one room to be used as a guest room. The guest room has now been converted to a full-time workspace housing tailoring equipment.

Nehdbat’s family has lived in Mazar for six years, and they have lived in their current home the entire time. She moved to Mazar with a vision to start a workshop with her aunt Sakina but did

not have enough money. They originally come from Bamiyan, where they lived with her husband's family. In Bamiyan, Nehdbat worked for JICA as a tailoring teacher. While she worked, her mother-in-law provided childcare. Nehdbat reports that she had no major problems with her husband's family. She lived with them for fifteen years, suggesting that she was married quite young.

Nehdbaht works with a partner, Sakina. Sakina is Nehdbat's paternal uncle's wife though they do not appear to be far apart in age. They are part of the same intermarried tribe as both Nehdbat's husband and Sakina's husband are Nehdbat's cousins. Sakina has three daughters and three sons. Her oldest child is a daughter who is 23 years old and unmarried. Her oldest son is 22 years old. Her youngest is a daughter, 3 years old. Sakina previously ran a retail shop and tailored women's finished outfits out of the shopfront in Qulm, Iran. Sakina lives in another part of Mazar, but her husband has a car and takes her everyday to Nehdbat's home and picks her up at the end of the work day. The women do their marketing together, though at other times flex their schedules to accommodate each women's outside duties and needs. Sakina says that it's very hard for a woman to do business in Afghanistan alone: in Tawheed market and in the city center, all shopkeepers are men and they talk and harass women. They feel greater confidence and security when they enter the market together. They also produce uniforms for male shopkeepers/traders in their family (husband's cousins) based in Bamiyan and Kabul, who bought the items at wholesale market prices. They bought the fabric and inputs for this wholesale work themselves, a significant up-front investment, and put the finished products on commercial trucks to the cousins.

Nehdbat and Sakina equally share the risk and responsibility for business finances, though Nehdbat provides the space. When asked if they ever fought over who works harder, they laughed easily and said that they had been in business together a long time. Sakina has not worked continuously with Nehdbat, though. According to Nehdbat, Sakina wasn't working with her much of the past year, which allowed her to make more money (she didn't have to share the orders). Nonetheless, they have a calm and mellow energy together, a recognition that they need each other and benefit from working together. They are also well matched in skill and experience. Together, they have taken out a loan of 80,000 AFN from Ayatul Muhageq with a flexible repayment period, of which 30,000 AFN has now been repaid. With money from the loan, they bought three sewing machines and a cutting table. They also have a loan from Zardozi, and each received a butterfly sewing machine, cutting table and corner ruler. The women split all their income 50/50.

The two partners have varied their business model to increase their production capacity and lower costs. One model is taking on tailoring apprentices for honorariums. They currently have eight apprentices. Their leading apprentice is Rubaba, who is capable of all cycles of production (women's clothes) from cutting to finishing. She appears to be in her late teens. They also tried operating an informal tailoring school. Nehdbat took the lead on this initiative, training 15 students at a fee of 2000 AFN for an eight-month period (it is not conventional for training to be held over the four month winter period). Classes were held from 2:00-4:00 PM every day except Thursday and Friday. Nehdbat accepted payment by installment on a flexible basis as students were able to pay. The main reason that Nehdbat did not do another cycle of training is because of the fast turnaround times required by Tawheed Market. The Market mandated that her workshop turn around 30 women's suits (kurta dolman) in 3 days, or 20 uniforms in 2 days. They felt they could do one, not both, and that returns from Tawheed Market were marginally higher. The women feel that finding new and more reliable markets is their most important challenge.

Both Nehdbat and Sakina are members of ASK (now called Nispe Jehan). Apparently they are recognized as market leaders by other Zardozi women clients, who come to their workshop and ask for free training and advice. They say that other women don't recognize their entrepreneurial path, but instead say that "foreign people come to your workshop, give you everything for free, so you should help us for free." The women enjoy a rare and important number of factors in their business success: similar caliber and experience in tailoring, close relationship ties and mutual trust, a liberal family environment, market linkages within their families, capital and access to credit, and dedicated workspace.

Participation in the Peron Tumbon Pilot Project

Over the past two months, Nehdbat and Sakina participated in Zardozi's Peron Tumbon Pilot Project, producing 50 peron tumbons targeted to customers in northern, rural markets. This was their first exposure to making men's clothes, and both were (and continue to be) reluctant about this new product line. Despite the aggressive turnaround times at Tawheed, they feel that the market gives them a good income of about 300 AFN per day if they work continuously. This is based on a calculation that they can produce 10 pieces for 30 AFN per piece in a day of women's uniforms or suits. In the PT project, they made 50 pieces for 40 AFN per piece over a two-month timeframe. Moreover, it takes them longer to complete a peron tumbon than a woman's uniform to the extent that there is no marginal price benefit. It seems that the primary issue is not just the margin per piece but the steady volume of demand. In addition, their apprentices haven't learned how to make peron tumbons, so they cannot participate in this production line. The partners would need to invest time in training and managing the apprentices to make peron tumbons. In a nutshell, the business case to change to a new and different product line is not convincing enough to warrant the investment of time and effort. The project also competes with Sakina's vision of doing the same kind of work with her daughters that she did in Iran, tailoring women's garments out of a retail shopfront. The only thing standing in her way is lack of working capital to manage retail overheads.

SHAH GULA

Location: Jalalabad

Research Note: We interviewed Shah Gula, a Pashtun woman, in the Zardozi office. She is middle-aged, diminutive and soft-spoken. Project Manager Laiq Samim translated the interview. This lacked the gender compatibility needed for respondent rapport for discussion of sensitive issues, so there was a limited ability to drill down.

Two years ago, Shah Gula received a tailoring course from the Afghan Women's Education Center. She began to work as a neighbor tailor until she joined Zardozi. Shah Gula is now a commercial tailor that produces girls' dresses for a shopkeeper named Mr. Hadiz in Jalalabad. Hadiz provides her with pre-cut fabric pieces. He provides a reliable, consistent source of work. Shah Gula reports that she has ten apprentices in total, but only five or six apprentices typically show up on any given day. However, Shah Gula reports that she only has two sewing machines. Apprentices alternate between doing handiwork and using machines; apparently, sometimes they wait unproductive for use of the machines. This labor force does not appear to be particularly efficiently managed, but it is also inexpensive. Apprentices only get a wage of 20

rupees per completed piece (Shah Gula takes a 100 rupees profit per dress). Despite the large number of apprentices, Shah Gula reports that she can only produce 20-25 pieces per month because of limited time due to all her other responsibilities at home.

Shah Gula lives with her husband on an independent basis. Her mother-in-law died a long time ago, her father-in-law also passed away, and her husband's unmarried brother was living with them but joined the army. She says they have moved frequently chasing cheaper rents in recent years. Their current rent is 4500 rupees per month. Shah Gula uses one of the two rooms in her house as a workshop by day (which becomes her older children's room by night). She has eight children: five are boys (the eldest is 13), and three are girls. Her oldest daughter is seven years old and helps her with housework and caring for the younger children (the youngest is 1.5 years old). Using her home as a workshop gives Shah Gula some flexibility in managing her apprentices, doing housework, and providing oversight to the children.

Shah Gula's husband delivers newspapers to offices, she says for 5000 rupees per month. The eldest son is in 4th class at school, and not working. Shah Gula's tailoring is an important source of supplementary income for the household. Shah Gula's husband permits her to go to the market herself. She informs him before going. She remains nervous about it, because she says her own brothers would stop her if they knew what she was doing (they live in Khogyani, a very conservative Taliban area, one hour distant). She tells busybodies that she is going to the doctor when she leaves the house, but she is willing to tell those she trusts that she's going to the market (e.g. some members of her father-in-law's family). She turns over her earnings to her husband, and he spends the money on food and household items when he goes to the market to sell his newspapers. She says that she trusts her husband and that they generally get along. In her words: "He doesn't spend a rupee on bad things, he brings food for my children."

ZAHRA

Location: Dashte Barchi (Kabul), Hazara

Body Language: Young, depressed demeanor, difficulty breathing—then deep breaths, still hands and face, small satirical smile

Zahra is 22 and engaged but not yet married. She still lives with her family of origin, and plays a role somewhat similar to an eldest brother in supporting her family, but without the authority. The house her family lives in is owned, so they don't have to pay rent. They share the compound with her mother's brother and his wife. Neither of her parents are working. At one point, her father studied and served at a madrassa, which only paid his transportation costs. He has since told his family that he cannot work. Her mother is an invalid with a heart problem and the after-effects of untreated injuries from a car accident.

She has three younger brothers: one is 18 years old and works in a bakery for about 8000 AFN per month; another is 17 years old and learning to paint cars as an unpaid apprentice, and another that is 14 years old and still in school. She and the oldest brother are supporting the family and paying the school fees. She says her parents don't force her to work but they don't prevent her from working either as it benefits the family. Her uncle's wife, who shares the compound, constantly complains to Zahra's mother about Zahra's work activities (e.g. the fact that she might not get home from the market some nights until 6 or 7 pm). Although it's a

constant source of stress, Zahra says she tries not to listen to it. She says it bothers her inside but she puts on a nonchalant face and carries on with her business.

Zahra has the equivalent of a sixth grade education, with enough numeracy to be able to do basic recordkeeping. She and her oldest brother wove carpets since they were very young children to support the family after school hours. She began to get headaches and went to a local doctor, who suggested that she either go to school or weave carpets but not do both. Given the pressing financial need, she dropped out of school. She was hired to sew military uniforms by a company in Gumruc, which gave her the idea to open her own small tailoring workshop.

Two weeks ago, Zahra and a close friend from childhood named Yagona went into partnership to rent a small tailoring workshop at Shafar-khana station in Dashte-Barchi. They split the overhead 50/50, which is 2000 AFN/month rent plus electricity costs. It's a 5 AFN bus ride away from her house. In addition to relatively high overheads, the girls have not worked out a recordkeeping and cash flow system for the payment of combined business costs. They have separate personal bank accounts and expect to try to get new orders to come up with rent money a week before it is due. The only things they record are profits and input supply costs. They co-manage a network of 50 home producers (only 15 of which are currently active) and one tailor that works in their workshop, splitting the profits 50/50.

They collect full income from their own tailoring projects that they do in the shop. Some of their work is subcontracting tailoring of suits, produced for a shopkeeper that does the fabric cutting. While Zahra feels confident going to and from the market alone (she says: "I consider myself like a man"), Yagona cannot go to market alone and instead stays in the shop. Zahra reports that they have not had a problem with harassment.

Zahra has been engaged for two years now to a man in Kabul, who comes from a relatively poor background and has just finished apprenticing to repair electrical lines. At the time of the engagement, her dad negotiated with her fiancée's family about her continuing to work outside the home. She feels a strong responsibility to put off her marriage so that she can continue to support her parents and brothers. She thinks she will need to help 5 to 6 years more, until the youngest son can contribute enough. Her fiancée is not standing in her way of working or trying to hasten the wedding at present because he knows about her family problems. However, she says her fiancée sees how hard she is working and is very worried about how much she works and wants her to be comfortable. His sisters disapprove and talk negatively about her work outside of the home, and she is not sure of that her fiancée will be able to withstand their pressure once they marry and she comes to live in their home.

ZAHEEDA

Location: Jalalabad

Research Note: We interviewed Zaheeda, a Pashtun woman, in the Zardozi office. She is relatively young—perhaps late twenties or early thirties. She was nervous throughout the interview, clasping her hands and giving us piercing looks that suggested defensiveness. Project Manager Laiq Samim translated the interview. This lacked the gender compatibility needed for respondent rapport for discussion of sensitive issues, so there was a limited ability to drill down.

Zaheeda is unmarried and the oldest child of eight children, living at home with her mother. Her father is a daily laborer. Her mother doesn't work. She has three sisters, and four brothers. The oldest brother is not yet working—he is 14 years old, and is in the 9th class at school. Her family is currently living in a rented house with her uncle and his family. There are about fifteen people (among the two families) living in the house. The rent is 4000 rupees per month and they are splitting it 50/50 between the two families so Zaheeda's family must pay 2000 rupees. Initially Zaheeda said that she did not start her business activities with Zardozi for money, but because "she felt bored in her house and wanted to be able to go into the city".

Zaheeda had no skills or experience prior to joining Zardozi about six months ago. She only studied up to 9th class, in Kabul. At the end of her 9th class, her family moved to Jalalabad and she says at the time social conditions were not suitable for her to continue school. She says that the situation is better now, but she has become too old to return to school and complete her education.

Apparently, Khaleda (a Zardozi staffperson) asked Zaheeda if she knew salma dozi and Zaheeda lied and said that she did in order to take advantage of the opportunity. Under pressure, she taught herself at home how to do the salma dozi work. She says that she asked her father for permission to join Zardozi, and he agreed. Her family is from Shegar district, reputed to be the most open-minded, well-educated district in Nangarhar province. She says that because her business activities are so new, word has not spread very far. Some relatives in her *qaum* have found out and have said some bad words against her going to market. She says she is concerned about her marriage prospects if the *qaum* disapproves of her but has decided to go ahead with marketing anyway. Somewhat contradictorily, she finished the discussion by saying: "at first they were talking against me, but now they are telling me to take their daughters with me."

Business Model—Zaheeda works in a kind of partnership with her uncle's wife that doesn't appear to be totally voluntary. For example, Zaheeda does all the marketing work but still shares the profits with her sister-in-law on a 50/50 basis. Zaheeda has nine home producers, which are her friends. None were skilled prior to working for her, and she trained them in salma dozi. All inputs are provided by the shopkeeper for whom she is working. She makes 2000 rupees per month. Zaheeda reports that she would like to expand, but first must learn a skill that will enable her to make winter season products. She is planning ahead to do knitting for the winter. She is also looking into making handbags from plastic shoe remnants, but it is not clear if there is a market for this kind of product.