

BETWEEN BEE STINGS AND RAYS OF HOPE – AFGHAN WOMEN'S INCOME-GENERATING VENTURES

Over the past three decades, Afghanistan has been ravaged by wars and civil strife. In recent years, severe drought has worsened the situation. With an estimated population of 27 million, Afghanistan is basically a rural society. Eighty percent of its labour force depends on agricultural activities and 70% of its population relies on farm produce as a source of income. With such dependency on one single sector, it goes without saying that any social disruption or natural disaster takes its toll on the neediest and poorest, especially women and children. Therefore, serious efforts are needed to identify alternative means of providing economic opportunities for both men and women.



Kimkhak (women on the far right) catering to costumers in her shop.

Since 2004, SDC has been providing financial support to several livelihood programs in northern and central Afghanistan. This brief addresses, based on a special study, income-generating activities for women in two SDC-funded interventions: a project implemented by Afghanaid, a UK-based NGO in Samangan province, and a project implemented by the Swiss NGO, Terre des Hommes, in Rustaq (Takhar province).

SAMANGAN: SAVING GROUPS AS STARTING POINT FOR MICRO-ENTERPRISES

Afghanaid has developed a program with a strong focus on women. Of the 3,500 direct beneficiaries, 1,600 are women. In the area of income generation, 490 women beneficiaries have been trained to conduct market assessments, draw up business development plans, keep the records of the savings group and do the book-keeping, as well as ensure that standard business practices are transparent by keeping accurate savings and loan ledgers. The mere fact that these women,

although illiterate, have managed to learn and master these modern and sophisticated tasks is a considerable achievement in itself.

The program has also introduced an institutionalized and flexible "savings group" mechanism in the communities, enabling the vulnerably poor and the less privileged women to borrow funds from the savings groups for basic food requirements and/or an opportunity to start an income-generating activity. The savings scheme's revolving fund and access to the credit services of microfinance institutions has enabled 132 savings groups to establish 215 microenterprises such as tailoring enterprises, beauty parlours, etc., half of which are run by women. On average they earn 3,000 Afghani per month (about US\$60).

AFGHANAID CASE STUDY: SHOPKEEPING

It is largely because of this savings mechanism that women like Kimkhak from

Feroz Nakhchir, along with a group of 20 other seamstresses, started the "Etefaq Female Savings Group." From their earnings, each saved 50 Afghani (US\$1.00) per month. After accumulating 4,000 Afghani, they rented a shop together, now run by Kimkhak. Today, the shop caters to many customers and their needs, ranging from fabrics to crockery. Kimkhak states: "In the past, if people had come to us proposing we start a project, we would have shied away. Today, we run after them with new proposals".

In its efforts to diversify away from land farming, Afghanaid has taken a two-pronged approach by implementing those income-generating activities where women's participation is easy to accept, specifically: food processing (making pickles, drying fruits and vegetables); beekeeping; vegetable gardening; baking; tailoring; shopkeeping; and poultry farming. By showing due respect for cultural norms, while promoting their development criteria, the organisation has gained the confidence of the communities, which, in turn, have been actively adopting new approaches.

WINDOWS OF OPPORTUNITY FOR WIDOWS

Afghanistan's ultra-conservative society and outlook make it difficult for women to take a leading role in any community decision-making process, because women are not free to talk directly at council meetings. Some women, however, have been able to take up leadership roles and secure benefits for themselves, as well as for other women in their communities. They are also learning to participate in political processes and elections for local offices such as vice-chairperson of the CDC (Community Development Council). The mindset of the men holding these positions of authority must also be changed, if the voices of women like Laila are to be heard. Referring to her bakery initiative, she says: *"The men from the CDC did not want to hear us. We had to visit them many times. But once we got the necessary permission, we developed a business plan."*

The program has provided many women with a window of opportunity to take their lives into their own hands and to support their families. Many of these women are widows who are not answerable to anyone other than themselves, although they are also among the most vulnerable persons in the communities. Capacity-building initiatives as those described above have given them a strong sense of confidence and independence. Earning a living by exercising a trade has enabled women to meet unforeseen expenses, without having to ask for handouts. When they need a large amount of money, they borrow it from their savings group, with the full knowledge and assurance that they can repay the loan through monthly instalments. So far, almost half of the revolving funds (48 percent) have been allocated to female beneficiaries. All of them were able to repay the fund on time. This economic independence has, to some degree, increased women's authority in household decision-making such as financing the education and healthcare of their children as they see fit. The newfound power to make a difference in the quality of their lives is illustrated in several case studies which, however, highlight the fact that it is the men who are the direct beneficiaries of women's economic contribution, as shown in the following example:

AFGHANAID CASE STUDY: TAILORING ENTERPRISE OF WOMEN'S INTEREST GROUP

Saidabad CDC, Feroz Nakhchir district

Mastura is a member of a group of 12 women who decided to use their tailoring skills to obtain employment opportunities for themselves. The group, which started in 2008, has not as yet decided if they wish to morph into a savings group. Interest groups often train people and then help them start up their own businesses. Mastura worked six months teaching tailoring in an Afghanaid project. She has trained a total of 30 women, all of whom work in their own respective workplaces. Mastura herself sews three to four dresses a day, earning 500–600 Afghani. Mastura used the income she earned to pay for her wedding and now uses current income to educate her husband. Her husband is attending a teaching course in Mazar-i-Sharif. Mastura now lives with her mother. She has been married for three months and sees her husband every three months. Even though Mastura's mother regrets that she was unable to provide for her daughter's education, Mastura wishes to continue working so that she can pay for her husband's education. Mastura feels that she is now more independent, and she is proud to be supporting her husband.



Tailoring provides Anis Gul in Samangan with an additional income for her family.

RUSTAQ: THE WOMEN'S NEWLY GAINED SELF-ESTEEM



Fruit and vegetables are supplementing the food requirements of the families as well as creating additional income if sold on the local markets.

The primary source of livelihood in Rustaq is raising livestock and growing crops on poor-quality farmland, most of which depends on rain water. Both sources of income are acutely vulnerable to natural disasters. In addition to these woes, this impoverished district has been depleted of yet another valuable resource: manpower. Nearly every household has one or more of its male members leaving home in search of jobs as far away as Iran. The morale and self-esteem of the women in the communities of this area are generally very low, and they have had to shoulder the heavy burden of all household and farming duties and responsibilities. Nevertheless, those actively involved in one of the income-generating projects are enthusiastic about their newly acquired skills and have developed a good deal of self-confidence.

The main areas in which women are directly engaged in income-generating activities are beekeeping, food processing and food drying. Started in the autumn of 2010, the initiative to dry fruits and vegetables and to produce pickles was primarily aimed at supplementing the food requirements of some 59 households during the winter period. Some of the women, however, were able to produce larger amounts and eventually sell these surpluses at local markets, which helped them supplement household income and meet other needs.

Although vegetable and food processing has been beneficial to the women and their households, developing this venture into a reliable income-generating project will require finding a solution to obtaining essential and indispensable raw materials, such as jars and lids for the produce. For the moment, these items are being imported from neighbouring Tajikistan at a high price. Unless Terre des Hommes identifies and encourages Afghan entrepreneurs to associate themselves in a viable business deal with the women's dry fruit and vegetable group, this particular activity has little chance of generating sustainable income.

“THE BEES HAVE GIVEN US NEW HOPE”

The study witnessed an especially impressive income generation amongst the beekeepers, an occupation that has proven to be highly beneficial to women.



During 2011 members of the Sadaqat beekeeping cooperative produced over 8000 kg of honey

TERRE DES HOMMES (TDH) CASE STUDY: BEEKEEPING

When you enter the room, your gaze falls immediately upon the seventeen women, each with a face telling its own story. These women were a part of the group learning beekeeping from the Rustaq Livelihood Project. After a survey had been conducted, a total of 22 women were selected for the training. Upon inquiry, it was discovered that 12 out of these 17 women were widows, whereas one woman's husband was disabled and therefore unable to work. When asked why they thought of beekeeping, the women replied that their motivation came from men beekeepers. Before the women became involved, men had received beekeeping training and were earning sufficiently from this trade. The women then expressed an interest in this particular field and, through the TdH social mobilizer, they were given a chance to receive beekeeping training as well.

The women said that they were given two days of training in spring and one day in summer. TdH provided them with the necessary equipment, such as bee boxes, jars and honey extractor machines. All of the 22 women who were trained have begun beekeeping, earning from 3,000 to 7,000 Afghani (US\$60–140) every season.

When asked if they were happy with this occupation, they said:

“For us it is a gift from God. There was nothing but hopelessness in our lives; the bees have brought us hope for the future. Even if they sting us five times a day, we’ve come to ignore that and nurture them as if they were our very own children.”

As for marketing the honey, the women said that they have not had any trouble, because everybody in the villages knows they are selling honey. Therefore the villagers come to their homes directly to buy the honey. They also said that they keep a small amount of honey at home for their children as well. So honey extraction is not only an income-generating activity for these women, it is also a way to meet their children's nutritional needs. When these women and their families are confined to their homes because of harsh weather, bread and honey becomes a good alternative meal.

When talking about difficulties, they mentioned that three days of training were not enough. It did not provide them with enough information on bee diseases, for example, and how to treat them. They had not been told to leave honey as food for the bees during the winter, or how much to leave. Because they had extracted all the honey, in the winter season they had

to feed the bees sugar dissolved in water, which again is expensive as bees require a kilogram of sugar every day. The number of bees is now increasing, but there are not enough boxes to keep them. Nor do the women have enough training or resources to expand their business, which has become the only means of survival for these women and their families. Further inquiries revealed that most of these women have from 6 to 10 children. Raising such a big family is not an easy task. Because most of the women in the group were their household's sole breadwinners, there were not many issues regarding mobility and freedom of movement and they had the luxury of spending their resources as they wished because there was no other competitor in the family's balance of power.

As beekeeping is a seasonal activity the women requested that they should be taught other skills as well. When asked what other skills they would like to learn, they expressed an interest in learning to raise chickens, goats and cattle. They could sell milk and dry yogurt, which does not stale and is quite expensive and cow dung could be used as a fuel. Other skills wished for included making jalaibee (sweets), baking, carpet weaving and soap making – Obviously, there still are many opportunities for future livelihood projects...

STUMBLING BLOCKS ON THE WAY TO A BETTER FUTURE

The study shows that income-generating activities help build the self-esteem and confidence of all female participants. There are however several challenges to tackle when implementing such activities in rural Afghanistan.

In the all-women ventures, control over resources and the distribution of assets for future plans is by and large in the hands of the women. However, in joint activities such as the reforestation of community land, women's participation and viewpoints are not often taken into consideration. Although men are beginning to accept that the contribution of women to development activities is crucial and that they are directly benefiting from the many advantages coming from this input by women, they have done little to address the issue of mobility and freedom of movement of women, who are often obliged to be accompanied by a male family member when they step out of their home. As a result of this restriction, women's participation in other income-generating opportunities, such as planting pistachio and almond orchards on community land or taking advantage of more developed farming skills provided by the "Farmer Field Schools", is either limited or non-existent. The same holds true for gender-mixed cooperatives where women encounter great resistance to their participation and viewpoints.

Furthermore, it is difficult for the projects to find female staff, which is crucial for direct interactions with female beneficiaries. For male staff, obviously, direct interaction with and feedback from women is impossible. In these remote districts, recruiting additional female staff is a major challenge.

Another drawback for women is that the beekeeping and fruit and vegetable drying ventures are seasonal activities which cannot guarantee steady income throughout the year. Nevertheless, economic empowerment has made women acutely aware of their newly established position. They have gained negotiating rights and entitlements. Although many young women are forbidden to attend school, they are allowed to work. In return for their contribution to the household's economy, they now have a say in family decisions.



Waving provides an all year round opportunity for income generation.

Income-generating activities for women are aimed at alleviating extreme poverty and promoting the inclusion of women in all aspects of development in their communities. Despite the remoteness of the two areas, both projects have made substantial progress, with tangible successes over the years. The most noteworthy achievement is the trust and confidence that the two organizations have gained from the ultra-conservative communities where they work. Both projects in Samangan and Rustaq are working towards supporting a wide range of sustainable development activities. In spite of all their challenges, these activities are striving for self-sufficiency and could, in principle, evolve into economic enterprises benefiting their communities for many years to come.

BACKGROUND INFORMATION ON "ALLEVIATING POVERTY THROUGH SUSTAINABLE AND INCLUSIVE LIVELIHOODS DEVELOPMENT IN SAMANGAN" APSILD (AFGHANAID)

The Samangan Afghanaid project is aimed at providing assistance to an estimated 27,000 households, with focus on smallholders and producers, particularly women. A total of 230 communities, along with 10 newly established CDCs, are being covered. At least 3,500 people are earmarked as direct beneficiaries, of which 1,600 are women. The indirect beneficiaries include community-level governmental bodies, technical departments and local leaders. The Afghanaid project is in its second phase (1 May 2009-31 April 2012) and is tackling the needs of

the most disadvantaged communities in the Samangan provincial districts of Khuram wa Sarbagh, Feroz Nakhchir, Hazrat-e-Sultan and Aybek.

BACKGROUND INFORMATION ON THE "LIVELIHOOD PROGRAM TAKHAR" LIPT (TERRE DES HOMMES)

With Terre des Hommes, SDC is supporting the "Livelihood Improvement Programme" in Takhar's provincial district of Rustaq, which was severely hit by an earthquake in 1998. The district has one of the weakest infrastructures in the country. With a population of 180,000 and 180 villages, the main obstacle to economic development is Rustaq's inaccessibility because of bad roads. Through its various projects such as pistachio and almond reforestation, wheat seed multiplication, irrigation, well sinking, building of small scale dams and rainwater harvesting, the Terre des Hommes project is not only reaching out to direct beneficiaries, estimated at 5,135 men and women, but also to some 46,634 indirect beneficiaries.

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