



# **Status Report Dining for Women**

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**PARWAZ MicroFinance Institution**

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PARWAZ, a Dari word meaning “to rise” or “to fly” is the first woman led Microfinance institution for Afghans by Afghans in Kabul, Afghanistan. Established in the fall of 2002 with the help of Global Exchange, a human rights organization in San Francisco Bay Area and Women’s World Banking in New York, PARWAZ is a grass roots organization based on the belief that women’s long-term success in society is dependent upon self-reliance and economic empowerment.

The Mission of PARWAZ is to empower the women of Afghanistan to rise from poverty by enabling them to build micro businesses, increase their income, reduce their vulnerability, and to become economic agents of change in their families, communities and country.

**PARWAZ offers 3 types of loans:**

- Group Solidarity - \$140 - \$320
- Small Business - \$400 - \$2,000
- Home Repair - \$400 - \$2,000

**Impact**

PARWAZ clients’ lives have been changed dramatically since they have started taking loans. The overall objective of reducing poverty and vulnerability amongst a selected group of Afghan woman has been achieved. Some of the social and economic benefits that clients have reported to us are:

- Clients’ income have increased almost immediately after the loan is issued
- Clients have a higher sense of self respect because they are learning to stand on their own feet
- The social dynamics of the family and her immediate surroundings have changes since she has become a breadwinner in the household
- Clients have learned about the realities of the current market in Kabul
- Women engaged in certain business activities have become more mobile. For example, just a couple of years ago it was unheard of and prevented by the families for a woman to take her merchandise to the market herself to be sold. Increasingly in the past year, women clients are now venturing to the market themselves, negotiating with male store owners for an appropriate rate for the merchandise, taking orders and delivering the items. This is perhaps the most important change that have taken place
- Clients can afford to send their children to school instead of having them beg on the street or work
- Clients state that they can now afford better healthcare for their family
- Clients report that they have more respect from their families, in laws, friends and community

The donation from Dining for women was disbursed to 35 women clients living on the west side of Kabul city. The loan amounts were for \$140 since they were all first time borrowers. The entire donation amount was dedicated to the loan portfolio and PARWAZ has absorbed all the administrative expenses. Attached is sampling of the clients who received the loans.



**Area:** Chandawal  
**Name:** Marzia  
**Age:** 40 yr  
**Group #:** 36  
**Occupation:** Embroidery and tailoring  
**Marital Status:** Married  
**Dependents:** 6  
**Loan Amount:** \$140  
**Cycle Loan:** First

I found out about PARWAZ through Achiana (NGO working with street children) where some Parwaz delegation came and explained PARWAZ loan programs.

When we returned to Afghanistan after 20 years from Iran, we didn't have our own house. It was very difficult to find a rental one. My husband was working as a tinsmith with his friend. The overall income of our family was \$75 a month, with which we were supposed to pay for children's school expenses, house rent and daily life expenses. Therefore, our economic situation was unstable.

Since I have taken loan, I bought a sewing machine, beads, cloth and thread. Now I make people cloths and am happy with my job. I have a monthly income of \$60-\$80 a month on my own. I pay for all household expenditures and I can around \$40 month net profit. Moreover, my husband has been enrolled in ANA (Afghan National Army). He earns \$60 a month. Hence, I can do my repayment on time.

Though, we didn't buy anything new for the house, but we have been able to pay for daily life and children's medical expenses easily. I am very thankful to Parwaz Micro Finance Institution that helped me a lot. I hope I could expand my business, in the near future and take higher loan to buy more sewing machine and hire some employees.



**Area:** Chandawal  
**Name:** Laila  
**Age:** 18  
**Group #:** 36  
**Occupation:** Carpet Weaving  
**Marital Status:** Single  
**Dependents:** 4  
**Loan Amount:** \$140  
**Cycle Loan:** First

I came to know about Parwaz programs through PARWAZ promoter working in the area. I am currently in the 12<sup>th</sup> grade and working at home on weaving carpet. Before becoming Parwaz's client, I was also making carpet. That was on job basis because carpet dealer would bring me the materials and I would just weave it for him. For this, I was paid a \$25 a month and it would take me three months to complete a carpet. But, there is a huge difference now. With the loan from PARWAZ, I bought the wool and the other supplies. Now I make finish a carpet in less then two months that I can sell it for \$300. In the end I have a net income of \$160. Also, my mother is a quilt maker. She has a good income. We thank Parwaz for all its efforts and cooperation. I hope in the future I could use advance business loan and expand my business.



**Area:** Chandawal  
**Name:** Sabira  
**Age:** 30  
**Group #:** 1  
**Occupation:** Shop owner  
**Marital Status:** married  
**Dependents:** 9  
**Loan Amount:** \$140  
**Cycle Loan:** First

I have about PARWAZ through my neighbors who have already become PARWAZ clients. I used to be a shoe maker but the business didn't work well, because every one is buying cheap Chinese shoes and products. The monthly income was only \$80, which is not enough to cover all our expenditures for me and my 8 children.

Since I have become Parwaz's client I helped my husband start a small shop in our neighborhood. We had some money in hand and added \$140 loan taken from Parwaz on it. Now we live a good life. We can afford our daily expenses and medical expenses if any. Also we have a net profit of \$40 per month after all the expenses.

I hope I could expand my business and take advance loan business in the future. I thank Parwaz for all its co operations.



**Area:** Rahman Mina  
**Name:** Afghan Gul  
**Age:** 35  
**Group #:** 32  
**Occupation:** Tailoring  
**Marital Status:** Married  
**Dependents:** 12  
**Loan Amount:** \$140  
**Cycle Loan:** First

We lived in Pakistan for seven year during the mujahadeen conflict, after our house had been destroyed by a Rocket. Before, taking loan from Parwaz, my husband and my son were working daily wage construction jobs. If they were lucky, they would get picked up and would be able to bring money home. I had a sewing machine and made people cloths. Our total monthly income was \$80. However, the money was not enough and we would only have \$20 left after all the bills were paid for daily expenses.

When I took loan from Parwaz I bought another sewing machine and some supplies. Now my 2 daughters are helping me. I managed to obtain a contract with a local clothing store, so I have regular business from them and I have my own customers as well. Now our monthly income is between \$160-\$200 a month. During holidays, we can make \$400-\$600 a month.

I am very happy and thankful to Parwaz for its help and cooperation. I want to take small business loan in the future.



**Area:** Rahman Mina  
**Name:** Roya  
**Age:** 26  
**Group #:** 27  
**Occupation:** Tailoring  
**Marital Status:** Single  
**Dependents:** 7  
**Loan Amount:** \$140  
**Cycle Loan:** First

I met your Promoter on the bus one day and this is how I came to learn about PARWAZ loan program. My father and I are the only ones working in our family. All my other siblings are younger than I am and are going to school. I am a tailoring teacher. I have trained 360 students in 6 months and that is how I used to earn money.

Since I know how to make children's bedding, curtains, and women's clothes, I took a loan from PARWAZ to buy the fabric and supplies needed to start my own business. Now, my income has increased greatly. I make \$160-\$200 a month selling my goods to retail stores and during holidays I can even make \$500 a month!

I am happy with my new occupation; I hope I could expand my business in the future and take individual loan. Thank you very much Parwaz.



**Area:** Waisal Abad  
**Name:** Malika  
**Age:** 26  
**Group #:** 8  
**Occupation:** Tailoring  
**Marital Status:** Married  
**Dependents:** 4  
**Loan Amount:** \$140  
**Cycle Loan:** First

I have been informed of PARWAZ by my neighbors. Before being introduced to PARWAZ loan program, I was sewing women and children cloths. The business was not bad. I was able to make \$40 a month, \$10 of which was net profit.

When I took loan from Parwaz I bought a sewing machine and sewing machine table. The business is better now. I have a lot of clients. I can make \$100 a month and I net \$40 of the total amount. Since I have 2 young kids, I cannot take all the orders that I get. They are young and I have to watch them all the time. In the future, I would like to hire someone to take care of my kids while I expand my business.

I am very happy with my situation and I hope in the future I could expand my business and take higher loan amount.



**Area:** Breshna Koht  
**Name:** Seddiqa  
**Age:** 26  
**Group #:** 1  
**Occupation:** Handicraft & Tailoring  
**Marital Status:** Married  
**Dependents:** 2  
**Loan Amount:** \$200  
**Cycle Loan:** First

I am tailor. I am making Afghani Cloths and doing embroidery. My husband is day worker. He doesn't have a fixed income. Our total monthly income is \$100. Much of our money is being spent for my medical expenses because I cannot have children and I am under treatment. During Taliban time before I got married, we had to move to Wardak province where I learned tailoring because my father was tortured and could not work anymore. My three sisters and I earned enough to make a living by tailoring people's clothes.

When I took loan from Parwaz I bought fabric and other materials I needed. Now I am making Afghani cloths and send them for sale in the Bazaar. I am very happy with my business. I thank Parwaz for all its co operations. I request for another loan to buy a car for my husband so he can also work and leave me to my work. Now it's difficult to run my business with him at home all the time.



**Area:** Chilsatoon  
**Name:** Fawzia  
**Age:** 45  
**Group #:** 23  
**Occupation:** Flower Arrangements  
**Marital Status:** Married  
**Dependents:** 10  
**Loan Amount:** \$140  
**Cycle Loan:** First

Before taking loan from PARWAZ, my children and I were cleaning dried chick peas. Our monthly income was only \$60, \$40 of which went to pay for our house rent and only \$20 was left for our expenses. We owed all the stores money because we were buying food items on credit. We were living in extremely poor condition.

Since I have been taken loan from Parwaz, I bought flower making materials and supplies and work from home. The business is doing well. During some happy occasions, I can make \$40 a day. Now my total monthly revenue is \$800! I have also bought a cow from the saving I had made within 3 months and now I milk the cow and make yogurt or even selling the milk brings me good income.

My children are going to school. I take the flowers to bazaar to sell. I can pay for my children's school and their medical expenses if any.

I thank Parwaz for its nice and helpful program. I hope I should continue with the business long term and take a higher loan amount next time.



**Area:** Chilsatoon  
**Name:** Sharifa  
**Age:** 37  
**Group #:** 23  
**Occupation:** Tailoring  
**Marital Status:** Widowed  
**Dependents:** 12  
**Loan Amount:** \$140  
**Cycle Loan:** First

My children and I used to clean chick peas for a living and we only made \$50 a month. We barely had enough money to buy food. I am left foot is disabled and I have to have regular treatment so medical costs are high. With a loan from PARWAZ, I bought a sewing machine and now I can make all sorts of garments for my neighbors. My monthly income now is between \$160-\$180 a month. Noe we can afford to my medial expenses and all our needs. I have bought clothes for my children, items for my home and other necessities. In the future, I want to take a larger loan so that I can hire employees and expand my business.



**Area:** Khair Khana  
**Name:** Mari  
**Age:** 34  
**Group #:** 23  
**Occupation:** Tailoring  
**Marital Status:** married  
**Dependents:** 7  
**Loan Amount:** \$140  
**Cycle Loan:** First

I have come to know Parwaz Micro Finance Institution through Madina Organization, which trains and helps women by bringing their products to the market.

**What was your pervious occupation?**

I was a tailor. I was making people cloths. My husband was also working. Our economics was not bad. Our family had monthly income of around \$200, which leaves me with \$40 net profit after all my household expenses and medical bills.

When I took loan from Parwaz I bought fabric and now I am making dresses. I sell the products through Madina Organization or some time in main bazaar. Our monthly income has increased to \$300 a month. I am very happy now that I am left with over \$100 every month net profit.

I hope my business goes well and I should take advance business loan. I am very thankful to Parwaz and I appreciate its co operations.



**Area: Khair Khana**  
**Name: Surya**  
**Age: 30**  
**Group #: 23**  
**Occupation: Tailoring**  
**Marital Status: married**  
**Dependents: 6**  
**Loan Amount: \$140**  
**Cycle Loan: First**

I have come to know Parwaz Micro Finance Institution through Madina Organization and I also know the area Promoter. I was a school teacher. My husband was also an outdoor worker. We had a monthly income of around \$100 combined. It was very difficult to satisfy all our needs and expenses

When I took loan from Parwaz I bought a sewing machine and all other sewing necessities. Since I had learned tailoring long ago, I started it again. The business has been going on well. Our monthly family income is \$200 and we can save \$60 a month.

I thank Parwaz which helped my life to be good again. I hope in the future Parwaz keeps helping needy people like me.