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### **FINCA Helps Poor Widow with No Financial Support**

(04 July 2007, Mazar, Afghanistan) Mrs Shakila from District Two of Mazar, whose husband was killed by Taleban in 2000, received a loan of eight thousand Afghani from FINCA-ARIES which was a big financial benefit for her and an apparent change in her children's lives.



Shakila has five children and is the only food provider of the family because her children are still very young. She is lucky to have good embroidery skills which is the only source of her family income. But unfortunately some time ago she sold her embroidery machine to provide food for her children. As a result she could not continue to work as before and started working as a daily laborer at a tailor's shop. At her new job she was not earning enough to feed her children.

At this time that Shakila was suffering from economic problems, she heard about FINCA's Women Murabaha Agreement (WMA) which is an Islamic Sharia compliant product, introduced by FINCA-ARIES for the first time in Afghanistan. This product helps the small entrepreneurs strengthen their businesses and stand on their feet. This Murabaha loan product in accordance with a fatwa from al-Azhar University in Egypt is deemed Sharia compliant.

Shakila said "I joined ten other entrepreneurs in village banking group and got my first 8,000 Afghani loan which helped me buy an embroidery machine for 5,000 Afghani and used the remaining 3,000 Afghani to purchase cloth".

The young mother of five continued, "Since I got the loan the major change in my life besides poverty reduction is the change in life of my two sons, Hamid and Farhad".

Hamid and Farhad who are twelve and ten years old were selling water in streets before Shakila got her loan, but now they both go to school. This change makes Shakila proud of what she is doing to support the family.

Shakila's family and the impact of microfinance in their lives is a good sample of how effective the loans can be on lives of the poor who suffer from poverty and want to increase their income through licit activities.