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FINCA's WMA Loan Product Supports Family of Earthquake Victim

(6 July 2007, Mazar, Afghanistan) Mrs Del Jan and her family from District Nine-Mazar, fled Taleban rule and immigrated to Iran in 2000 to save their lives. Unfortunately, her husband became the victim of a disastrous earthquake in Iran, which denying their goal of a better life. After this terrifying incident, Del Jan became the only financial supporter of her young children and she set out on a more challenging life.



When Del Jan returned to Afghanistan from Iran in 2004 she expected better opportunities in her home country, but her expectations at first did not come true. However, soon she heard of an ARIES-FINCA loan product - the Women Murabaha Agreement (WMA). She joined a village banking group and got a loan of 8,000 Afghani (equivalent to USD160) loan four months ago.

Del Jan is a good tailor but she never had the opportunity to run a business of her own and she always worked as a daily wage tailor before receiving the loan. Using the loan money, she spent 1,500 Afghani to purchase a sewing machine and bought materials with the rest of it.

She said “now that I have started my own business, my income has increased a lot and I earn 400 Afghani (equivalent to USD8) a day which is almost three times more in comparison to my income before”. “Two of my sons, 12 and 9 years old, were working at a carpenter’s shop where they both could not even earn 2,000 Afghani a month and they were very uncomfortable but now our life is changing for the better” added Del Jan.

One of the positive changes in life of this poor family is the education of her children. Del Jan’s youngest daughter, Rana, 6 years old, has been recently admitted to school. Today Del Jan’s business has become a stable source of family income, which has made a huge difference, enabling her to keep her family comfortable and finally achieve the improvement in living standards that they had desired for so long.

In the same banking group as Del Jan, there are 18 more women enjoying the WMA product and similar to this family, hundreds more benefit from the different loan products provided by ARIES partners.