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Loan for Embroidery Business Avoids Begging in the Streets

(3 July 2007, Mazar, Afghanistan) Knowing about Ms. Aziza and her family from Qurghan area of Mazar city gives one mixed feelings. There is happiness for Ms. Aziza standing on her feet and sewing embroidery cloths to support her poor family of six, but sadness for her 25-year-old disabled brother who is begging in the streets.



Aziza's parents are too old to work and she has three brothers. Two of her brothers are too young to work; the eldest is disabled and only earns money from begging.

Like many others, this family has suffered from poverty and unemployment. To learn a marketable skill, Aziza joined an embroidery shop and worked hard to learn this skill. But she still did not have the recourses to fund her own small embroidery business.

None of the family members have any formal education, but now her embroidery work is supporting the family. All Aziza needed in order to start her own business was an embroidery machine which she could never afford to buy. A friend told her about FINCA, an organization that is helping people to start and run their own businesses.

Aziza said "I joined a twelve member village banking group and applied for my first 8,000 Afghani loan which I got about five months ago." She bought an embroidery machine for 5,000 Afghani and started her own business in her home. She earns about 500 Afghani a day from selling embroidered cloths and besides this, she can now also repair embroidery machines. She is well-known in her community as the only female cloth designer.

When she pays this loan in full, she will apply for another loan and increase the volume of sales, perhaps even training another person to help her. Like many other families, the

Financial services provided by a microfinance institution have helped this family improve their economic situation.