

Microfinance Investment Support Facility for Afghanistan



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Microfinance has multifold and multi-lateral impacts

To determine the impact of microfinance interventions on the clients' households in Afghanistan; Microfinanzas.r.l, an international and reputable firm conducted an assessment on. More than 1,600 active and dropout clients sampled randomly were interviewed across Afghanistan.

The assessment unveils the multifold and multi-lateral impacts of microfinance services on the clients' living conditions, job creation and the overall economic development of the country.

The study indicates that 85% of the clients had used the loan for business development and more than a third of the clients reported that sales, inputs, fixed assets, inventory and net income had increased since obtaining the first loan. There is evidence that some micro businesses have grown and moved to the level of Small and Medium Enterprise (SME). The study also finds that microfinance services contribute to women empowerment. Around 40% of the female borrowers noticed a change in their ability to influence their number of children, since they had started their businesses.

Moreover, they seem to have more choices as far as household expenditures are concerned. The change seems to be caused solely by the fact that they contribute to increasing household income.

The study outlines the evidence that the microfinance programmed has contributed towards achieving some of the UN Sustainable Development Goals (SDGs), more specifically, around poverty eradication, gender equality, access to clean water and sanitation, affordable and clean energies and decent work and economic growth. SDGs - 1, 5, 6, 7 and 8 closely mirror the microfinance programme objectives and expected impact. To read more, [click here](#)



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