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The Microfinance Investment Support Facility for Afghanistan (MISFA) was set up in 2003 at the invitation of the Afghan government — to get donor coordination right from the start and avoid the counter-productive efforts that have emerged from conflicting donor objectives in other post-conflict situations. It was established as a vehicle through which the Afghan Government and international donors could channel technical assistance and funding to build microfinance in Afghanistan.

In March 2006, MISFA was registered as a limited liability non-profit company whose sole shareholder is the Ministry of Finance of the Islamic Republic of Afghanistan. MISFA Ltd is an independent apex organization with a select group of implementing partners on the ground.

## A woman's access to finance increases access to maternity services

### A Microfinance Client Story

By **Matin Ezidyar**

After completing an intensive two-year specialty course in maternity care, Naazi Amani realized her ambition to establish a clinic for pregnant women needing obstetric services.

Naazi, who is in her 20s, knows that the high maternal mortality rates in Afghanistan is attributable to the overall poor access of Afghan women to maternity services.

*“I wanted to facilitate women's access to pre-natal, post-natal care, especially the poor women in my*



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FINCA Afghanistan started operations in 2004 with the support from FINCA International (US based parent company) then followed by MISFA and ARIES, a USAID funded project.

FINCA Afghanistan offers a wide array of credit products, including individual and solidarity group loans all of which can be accessed through conventional lending or Islamic financing. Headquartered in Kabul, FINCA Afghanistan serves almost 30,000 clients through 15 locations in 8 provinces across Afghanistan. FINCA Afghanistan is helping clients in the informal economy create their own jobs and build small businesses. Almost 80% of these clients are female borrowers with fewer economic and employment opportunities. FINCA Afghanistan is dedicated to helping clients build successful businesses while ensuring that they are protected from unnecessary risks through its commitment to client protection standards.

*community,”* said Naazi. Although the maternal mortality rate in Afghanistan has been going down in the last few years, it remains high and Naazi wanted to help ensure poor women are not denied access to life-saving care at a critical time in their lives.

With financing support from one of MISFA’s partner MFIs, FINCA-Afghanistan, Naazi was able to borrow AFN 45,000 to afford the start-up cost of establishing her own maternity services clinic in the Bagh Ali Mardan area of Kabul, where she also lives with her family.

Naazi lives with her mother, two brothers, and one sister. Her father passed away six months ago, after years of suffering from his malfunctioning lungs, which sustained severe blows when he was beaten by the Taliban during their reign in Kabul.

The clinic has been expanded since it first opened in mid 2013, thanks to the

continued financing support of FINCA-Afghanistan, approving subsequent loan cycles for Naazi. Part of the loans was used in the expansion of a pharmacy located just next to the clinic established several years ago by Naazi’s brother, a certified pharmacist.

Now, both Nazi and Asadullah are earning a combined net income of more than AFN 30,000 (USD 500) per month for their family—one third of it they are able to set aside as savings.

Naazi plans to continue her studies and buy an ultra-sound machine for her clinic. While she is appreciative of how the loan supported her family to earn a decent living and gain income security, she said she is most grateful to FINCA for something else. ***“I want to thank FINCA for helping me provide maternity care to poor Afghan women and hopefully contribute to reducing maternal mortality in my country.”***