



Divorced and dependent: Marzia tailors her own destiny; her sewing shop in Qala-e Fathullah, Kabul



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 Microfinance Client Story

Stitching her way to Independence

By Matin Ezidyar

Four decades of war and instability have driven millions of Afghans to leave their homes and take refuge in neighboring countries, Iran and Pakistan, Marzia's family was no exception.

While in Iran, Marzia acquired tailoring skills, which came to her rescue when she returned to Afghanistan after the collapse of the Taliban regime.

Marzia separated from her husband seven years back for reasons she was not willing to make public. Marzia's brother had to support her and her only child, a daughter.

Feeling that she and her daughter were a burden to her brother, Marzia used her sewing skills to earn and become self-dependent. "I did not want to be a burden to my brother; this is what urged me to work and earn a living," said Marzia. "And now my brother appreciates that I am no longer dependent on him."

She started tailoring at home but because it was a rental, and they had to move a few times, Marzia lost her neighborhood



OXUS Afghanistan was created in 2007 with funding from the Microfinance Investment Support Facility for Afghanistan (MISFA).

OXUS Afghanistan is a part of the OXUS Development Network, a global network of Microfinance Institutions created by ACTED, a leading international NGO operating in 25 countries with headquarters in France. OXUS Afghanistan began operations in January 2007 and currently has a portfolio of over US\$ 8.9 million with an outreach of more than 11,500 customers managed through 13 branches in 10 provinces.

Marzia is in the process of opening a second tailoring shop

customers.

Four years ago, when a relative informed Marzia about the microfinance services provided by OXUS, she applied for her first loan, AFN 40,000 to rent a shop in the Qala-e-Fathullah area of Kabul.

With the subsequent loans, Marzia purchased sewing machines and other raw materials to expand her business, and now Marzia is repaying in installments her fourth loan worth AFN 50,000.

Marzia knows that tailoring is a seasonal business. During peak season, Marzia's net monthly income, minus all business expenses, exceeds AFN 25,000; while at off-peak, she earns a marginal profit. However, she knows her business well enough to recognize what her comparative advantage is over other shops with similar service.

"This is a great facility that put women at ease," she said Marzia. "Most families are conservative that they are not comfortable sending female members to male tailors." Marzia has ensured that all her staff are female, training around 20 young girls to be good tailors and dress makers.

In addition to training young female students, Marzia also pays them based on their performance and contribution to her business.

Marzia is very happy that she is no longer depending on her brother and is now a self-sufficient woman. Microfinance has not only helped Marzia establish her own business and overcome many of her challenges as the sole breadwinner for her family, but it has also put her in a position to provide a source of income and inspiration to young women.

Moreover, Marzia has been able to support her daughter's education; she is attending 11th grade and is expected to graduate next year. With a stable source of income, Marzia is also able to enroll her daughter in tuition preparation courses for university entrance exams.

Marzia is planning to open a second tailoring shop using the OXUS' microfinance loans. "I want to open a second shop, as some of my students now have the required skills," said Marzia.

"It is my way of giving back." ♦