

## Meet the Beneficiaries

*Meet some of the Afghanistan Microfinance Initiative's beneficiaries in Bamiyan and Ghazni:*

> **Zainab Barat Painda Khan, 40**, is a mother of six, who worked as a carpet weaver at home generating US\$70 a month to help support her family. Even with her husband working in Ghazni city and the couple's children having to forgo school to help with the weaving, Zainab's family was hesitant when a female CHF loan officer suggested she join a lending group and apply for a loan.



Within months, however, Zainab's resolve had paid off. Using her \$300 loan to purchase materials and equipment, she had increased her income by 70% and successfully repaid her loan. Now, Zainab's children are free to attend school, and she is encouraging other women in the village to apply for loans to support their home-based businesses as well.

*Last November, Zainab was awarded the 2005 Global Microentrepreneurship Award by the United Nations for her achievements and perseverance as a small business-owner in rural Afghanistan.*



> **Imam Ali Haji Qasim Paiwand, 47**, and his family of seven returned to Bamiyan in 2003 after living in Pakistan as refugees for several years. With the help of relatives, Imam Ali was able to start a small business producing and selling traditional wood crafts at the Bamiyan bazaar.

In 2004, Imam Ali used a series of loans from CHF and AMI to purchase specialized tools and equipment and expanded his business. With the successful repayment of three AMI loans, and a business that generates \$1,800 a month, Imam Ali and his family have reestablished their home and are financially secure.

> **Aziza Shamsuddin Mahiddin, 47**, is a widow who was struggling to support her family. With no resources to invest in her land and no income, Aziza joined a solidarity group and received a \$300 loan from the AMI program to purchase fertilizer, seeds, and additional labor during the planting and harvesting seasons.

Within a year, Aziza had repaid her loan and taken a second loan which she invested in acquiring equipment that enabled her to work the land more efficiently. Now, Aziza is not only earning \$230 a month to support her family, but is able to provide paid employment to others during harvest season.

