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A Microfinance Client Story

Turning a hobby into a lucrative enterprise

Story of Norzia

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.

Norzia, 44 years old, is among a handful of Afghan women, who run a small-to-medium enterprise independently, without the constraints of cultural norms.

While most Afghan women struggle to even obtain their husbands' and families' approval to engage in income-generating activities, especially ones requiring work outside their homes, Norzia has been running her beauty business on her own for many years now.

The mother of six children first learned her make-up skills at a young age in Iran, where she, her husband and children lived for many years. If she didn't have her husband's morale support from the beginning, Norzia said, she and her family would not have the comfortable life they have now.

Her husband acknowledged early on her talent and interest in beauty parlor skills. "He encouraged me to take vocational classes and courses to keep improving my basic skills in haircutting and styling, make-up, and other beauty salon services," said Norzia, who



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.

Norzia Spend the loan money on the decoration of her parlor.

had opportunities to update her skills through courses in Pakistan and India.

The family support and investment in turning Norzia's hobby into an income- and profit-generating enterprise has paid off with dividends. Her six children are enjoying comfortable lives. Two are school-age children, whose matriculation and expenses Norzia pays for in full from her earnings. Three other children have their own jobs, while one daughter is married and living in Germany.

Norzia is charging anywhere between AFN 10,000 and AFN 30,000 per bride. Her fees are higher than other beauty parlors because she had invested in higher quality make-up.

"Clients prefer better quality and that's why I have regulars," said Norzia, who employs three staff. On good day, the beauty salon can

service a maximum of five brides.

The successful woman entrepreneur is now on her second loan, AFN 50,000, which she is spending on a better interior design and decoration for her salon.

"I'm very glad that OXUS-Afghanistan extended their services to me," said Norzia. "They helped me grow my business and it's reassuring to know that there are institutions, who could support me financially in fulfilling my dreams."

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