He started his first business 15 years ago at a food store in Sana'a City with a capital of YR 500 thousand (US$ 2,300). That capital of business of Ali Saad Al-Raimi has grown to about 22 times today with YR 11 million ($ 51,000).

Ali, 56, said that microfinance was one of the most successful things that made his business a success in spite of this short period which started in May 2014 with a loan of YR 2.1 million ($ 9,750) from Al-Kirimi Islamic Microfinance Bank (KMB).

Al-Raimi said, "I have 11 children (incl. 6 females) and 4 of my sons and one of my relatives are running my three shops".

Considering the lack of job opportunities and the war negative impact on youths and on their future, I decided to open more grocery stores to raise them on committing to such businesses.

Al-Raimi intended to select various locations for his three stores in the city in order to reduce the war impact on his business like many other peer owners of shops. However, his original store based in his living area of Al-Hatarish in northeastern Sana'a has been the most affected due to the impact of the repeated airstrikes and population displacement to other safer locations.

Ali also decided to buy a small pick-up car in order to diversify the sources of income and enhance the supply needs of his stores using the second KMB loan. As Ali noticed the stability of his sales, he decided in 2015 to apply for the third loan and bought a piece of land next to his house with plans to build a shop when the conditions change in order to save the rents of his store that has grown a lot. Yet, he is currently preparing to expand the latest store after he has noticed its increasing sales.